

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

HOSPITALITY / LEISURE ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

A. The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is amended as follows:

I. The following is added to Section A. Coverage, Paragraph 4. Additional Coverages:

Guests' Property

We will pay for direct physical loss or damage to Guests' Property for which you are legally liable while such property is located on the premises described in the Declarations or is in your possession.

As used in this Additional Coverage, Guests' Property means money, securities and other tangible property having intrinsic value that belongs to your guest.

The most we will pay for all loss or damage to Guests' Property is \$10,000 for any one guest subject to a maximum of \$50,000 in any one occurrence, unless otherwise provided by endorsement to this policy.

We will not pay for loss or damage to Guests' Property for any one occurrence until the amount of loss exceeds \$1,000. We will then pay the amount in excess of \$1,000, up to the limit stated above for Guests' Property. No other deductible applies to this Additional Coverage.

This insurance is for your benefit only. It provides no rights or benefits to any other person or organization, including your guest. Any claim for loss or damage must be presented by you.

B. The BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM, if attached to the policy, is amended as follows:

I. The following coverages are added to Section A. Coverage, paragraph 5. Additional Coverages:

HOTEL GUEST INCONVENIENCE EXPENSE

We will pay for the actual Hotel Guest Inconvenience Expense incurred by persons for whom prearranged hotel accommodations at your premises cannot be honored because of direct physical loss or damage to Covered Property at the premises described in the Declarations and caused by or resulting from a Covered Cause of Loss.

As used in this Additional Coverage, Hotel Guest Inconvenience Expense means:

- a.** Reasonable expense incurred to secure other comparable hotel accommodations for your customers;
- b.** Reasonable extra expense you incur to provide transportation for your customers from your premises to the premises where the comparable hotel accommodations are secured; or

- c. Reasonable actual expenses you incur to reimburse your customers for prepaid amounts spent for activities away from your premises, because other comparable accommodations within a reasonable distance from your premises are unavailable.

We will pay Hotel Guest Inconvenience Expense for the following period of time:

1. Beginning on the date the inconvenienced party's prearranged hotel accommodations at your premises are scheduled to begin or are interrupted, whichever is later; and
2. Ending at the earliest of:
 - a. The time the prearranged hotel accommodations are scheduled to end; or
 - b. The date the damaged property at your premises should be repaired, rebuilt, or replaced with reasonable speed and similar quality; or
 - c. 14 days after the date the inconvenienced party's prearranged hotel accommodations are scheduled to begin or are interrupted.

The most we will pay for Hotel Guest Inconvenience Expense for any one occurrence is \$100,000, but we will not pay more than \$5,000 for Hotel Inconvenience Expense for any one guest unless otherwise provided by endorsement to this policy.

We will not pay for Hotel Guest Inconvenience Expense for any one occurrence until the expense exceeds \$1,000. We will then pay the amount in excess of \$1,000, up to the limit for this Additional Coverage. No other Deductible applies to this coverage.

INGRESS / EGRESS

We will pay for the actual:

- a. Business Income loss you sustain; and
- b. Extra Expense you incur,

due to the impairment of your operations when existing ingress to or egress from your premises described in the Declarations is prevented as a result of direct physical loss or damage by a Covered Cause of Loss.

The event caused by a Covered Cause of Loss that prevents such ingress or egress shall occur within five (5) statutory miles of your premises described in the Declarations. This coverage shall apply for a period of up to fourteen (14) consecutive days from the date of such event.

All other terms and conditions of the policy remain the same.

Authorized Representative