

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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

PLUS PROPERTY COVERAGE ENHANCEMENTS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CAUSES OF LOSS—SPECIAL FORM BUSINESS INCOME COVERAGE FORM

The following is a summary of the Limits of Insurance and additional coverage provided by this endorsement. For complete details on specific coverages, consult the policy contract wording.

SCHEDULE

LIMITS	SUBJECTS OF INSURANCE
\$ 25,000	Electronic Data Processing
\$ 2,500	Arson Reward
\$ 2,500	Crime Reward
\$ 25,000	Accounts Receivable
\$ 25,000	Extra Expense
\$ 5,000	Fire Protection Device Recharge
\$ 25,000	Loss Data Preparation Costs
\$ 1,000	Property in Custody of Salespersons
\$ 25,000	Demolition Cost
\$ 50,000	Increased Cost to Repair, Rebuild or Construct
\$ 100,000	Loss to Undamaged Portion of the Buildings
\$ Included	Owned Watercraft under twenty-one (21) feet in length
\$ 25,000	Fire Department Service Charge
\$1,000,000	Newly Acquired or Constructed Property – Buildings
\$ 500,000	Newly Acquired or Constructed Property – Your Business Personal Property
\$ 25,000	Valuable Papers and Records—Cost of Research
\$ 25,000	Property Off-Premises
\$ 25,000	Outdoor Property—subject to \$1,000 per Tree, Shrub or Plant
\$ 5,000	Outdoor Signs
\$ 25,000	Debris Removal
\$ 50,000	Property In Transit—subject to \$2,500 per Person

\$ 50,000	Water Back-up of Sewers and Drains
\$ 25,000	Off-Premises Power Failure
\$ 15,000	Emergency Vacating Expenses
60 days	Extended Business Income

The coverages listed in the summary are provided as additions to your insurance program. These coverages apply separately to each of your premises described in the Declarations.

POLICY ADDITIONS

The following paragraphs are added to the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**:

All provisions in the Coverage Forms listed above and in any endorsement attached to these Coverage Forms which limit the location of the property to within one hundred (100) feet of the described premises are changed to within 1,000 feet of the described premises.

A. Coverage

1. Covered Property

The following is added to subparagraph **a. Building** of paragraph **1. Covered Property**:

a. Building, meaning the building or structure described in the Declarations, including:

Miscellaneous Structures including:

- (a) Tent platforms
- (b) Pavilions and shelters
- (c) Signs, whether free standing or, attached to buildings
- (d) Boat and canoe racks
- (e) Athletic backstops
- (f) Permanently installed playground equipment, adventure course structures and climbing walls.

4. Additional Coverages

The following are added to paragraph **4. Additional Coverages**:

Electronic Data Processing Equipment and Media

Electronic data processing equipment means data processing systems including equipment, component parts and related peripheral equipment including air conditioning and fire protection equipment used solely for data processing operations. This does not include equipment held for sale or distribution or in the course of manufacture.

Electronic data processing media means tapes, drums, cells or other magnetic storage or recording devices including the information recorded on the media. It also includes the original source material used to enter data and/or program.

Electronic data processing equipment is valued on a replacement cost basis. Electronic data processing media is valued on the full cost of replacement or reproduction when media is actually replaced or reproduced; if not replaced or reproduced, the value is the same as the value of blank media.

The most we pay for loss to electronic data processing equipment and/or electronic data processing media in any one occurrence is the Limit shown in the Schedule above for Electronic Data Processing Equipment and Media.

Arson Reward

We will reimburse you for a reward to persons other than you or your officers, partners or directors providing information that leads to an arson conviction in connection with a fire loss to covered property.

The most we will pay under this Additional Coverage is the Limit shown in the Schedule above for Arson Reward per occurrence. No deductible applies to this Additional Coverage.

Crime Reward

We will reimburse you for a reward to persons other than you or your officers, partners or directors, for information leading to the arrest and conviction of any person(s) committing or attempting to commit robbery or burglary of a Covered Property.

The most we will pay under this Additional Coverage is the Limit shown in the Schedule above for Crime Reward per occurrence. No Deductible applies to this Additional Coverage.

5. Coverage Extensions

The following is added to paragraph 5. **Coverage Extensions:**

Accounts Receivable

The most we will pay under this Coverage Extension is the Limit shown in the Schedule above for Accounts Receivable.

(1) You may extend the insurance that applies to **Your Business Personal Property to apply to your records of accounts receivable:**

- (a)** At a described premises or in or on a vehicle in transit between described premises; or
- (b)** If the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss.

We will pay for loss or damage while they are:

- (i)** At a safe place away from your described premises; or
- (ii)** Being taken to and returned from that place.

- (2)** The amount of your accounts receivable loss includes:
- (a)** All amounts due from your customers that you are unable to collect;
 - (b)** Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
 - (c)** Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage;
 - (d)** Other reasonable expenses that you incur to re-establish your records of accounts receivable

that result from direct physical loss or damage by any Covered Causes of Loss to your records of accounts receivable, including credit or charge card slips.

- (3)** Accounts receivable loss payment will be determined as follows:
- (a)** If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage, the following method will be used:
 - (i)** Determine the total of the average monthly amounts of accounts receivable for the twelve (12) months immediately preceding the month in which the loss occurs; and
 - (ii)** Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss occurred or for any demonstrated variance from the average for that month.
 - (b)** The following will be deducted from the total amount of accounts receivable, however that amount is established:
 - (i)** The amount of the accounts for which there is no loss; and
 - (ii)** The amount of the accounts that you are able to re-establish or collect; and
 - (iii)** An amount to allow for probable bad debts that you are normally unable to collect; and
 - (iv)** All unearned interest and service charges.
 - (c)** You will pay us the amount of all recoveries you receive for a loss paid by us. But any recoveries in excess of the amount we have paid belong to you.

- (4)** Exclusions
- (a)** We will not pay for loss or damage caused by or resulting from any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- (i) Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of money, securities or other property.

This exclusion applies only to the extent of the wrongful giving, taking or withholding.

- (ii) Bookkeeping, accounting or billing errors or omissions.

- (b) We will not pay for loss that requires any audit of records or any inventory computation to prove its factual existence.

Extra Expense

The most we will pay under this Coverage Extension is the Limit shown in the Schedule for Extra Expense.

We will pay the actual and necessary Extra Expense you sustain due to direct physical loss of or damage to property at the premises described in the Declarations, including personal property in the open (or in a vehicle) within 1,000 feet, caused by or resulting from any Covered Cause of Loss.

Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- (1) Avoid or minimize the "suspension" of business and to continue operations at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
- (2) Minimize the "suspension" of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

(1) Loss Determination

The amount of Extra Expense will be determined based on:

- (a) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
 - (i) The salvage value that remains of any property bought for temporary use during the "period of restoration," once "operations" are resumed; and

(ii) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and

(b) All necessary expenses that reduce the Extra Expense otherwise incurred.

We will reduce the amount of your Extra Expense loss to the extent you can return “operations” to normal and discontinue such Extra Expense.

If you do not resume “operations” as quickly as possible, we will pay based on the length of time it would have taken to resume “operations” as quickly as possible.

(2) Resumption of Operations

We will reduce the amount of your Extra Expense loss to the extent you can return “operations” to normal and discontinue such Extra Expense.

Fire Protection Device Recharge

The most we will pay under this Coverage Extension is the Limit shown in the Schedule for Fire Protection Device Recharge to recharge or refill fire protective devices.

You may extend the insurance provided by this Coverage Extension to apply to your fire protective devices that are permanently installed in buildings at the described premises.

This Coverage Extension only applies when such devices have been discharged while being used to combat a covered fire.

Loss Data Preparation Costs

We will pay up to the Limit shown in the Schedule for Loss Data Preparation Costs for reasonable costs you incur in preparing loss data required by policy conditions after a covered property loss. This includes the cost of taking inventory, making appraisals and preparing other data to determine the extent of your loss. This coverage extension does not apply to costs you incur as a result of the use of attorneys or public adjusters.

Property in Custody of Salespersons

You may extend the insurance provided by this Coverage Form to apply to covered property in the care, custody or control of your salespersons, but not more than the Limit shown in the Schedule for Property in Custody of Salespersons per occurrence.

Demolition Cost Coverage

In the event that direct physical loss or damage caused by a Covered Cause of Loss occurs to covered Building property, we will pay the cost to demolish and clear the site of undamaged parts of the same building as a consequence of a requirement to comply with the minimum requirements of an ordinance or law

that requires demolition of such undamaged property in force at the time of the loss.

We will not pay more than the lesser of the following: the amount you actually spend to demolish and clear the site of the described premises; or the Limit shown in the Schedule for Demolition Cost Coverage.

Increased Cost to Repair, Rebuild or Construct

The most we will pay under this Coverage Extension is The Limit shown in the Schedule for Increased Cost to Repair, Rebuild or Construct. In the event that direct physical loss or damage caused by a Covered Cause of Loss occurs to covered building property, we will pay for the increased cost to repair, rebuild or construct that property to comply with the minimum standards of a building, zoning or land use ordinance or law at the described premises that is in force at the time of loss. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law. However, we will not pay for the increased cost of construction if the building is not repaired or replaced.

Under this Coverage Extension, we will not pay any costs due to an ordinance or law that:

- (a) You were required to comply with before the loss, even when the building was undamaged; and
- (b) You failed to comply with.

We will not pay increased costs to repair, rebuild or construct property until the property is actually repaired or replaced, at the same or another premises and unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years.

If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay is the lesser of the increased cost of construction at the same premises, or the Limit shown in the Schedule for Increased Cost to Repair, Rebuild or Construct.

If the ordinance or law requires relocation to another premises, the most we will pay is the lesser of: the increased cost of construction at the new premises; or the Limit shown in the Schedule for Increased Cost to Repair, Rebuild or Construct.

Loss to Undamaged Portion of the Building

In the event that direct physical loss or damage caused by a Covered Cause of Loss occurs to covered building property, we will pay for the loss in value to the undamaged portion of the building as a consequence of a requirement to comply with the minimum standards of any ordinance or law that requires demolition of undamaged parts of the same building; or regulates the construction or repair of building, or establishes zoning or land use requirements at the described premises; and is in force at the time of loss.

When there is a loss in value of an undamaged portion of a building to which this Coverage Extension applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:

- (a) If replacement cost coverage applies and the property is repaired or replaced, on the same or another premises, we will not pay more for loss or damage to covered property, including loss caused by enforcement of an ordinance or law, than the lesser of: the amount you actually spend to repair, replace or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or the Limit shown in the Schedule for Loss to Undamaged Portion of the Building.
- (b) If the replacement cost coverage option applies and the property is not repaired or replaced or if the replacement cost coverage does not apply, we will not pay more for loss or damage to covered property, including loss caused by enforcement of an ordinance or law than the lesser of: the actual cash value of the building at the time of loss; or the Limit shown in the Schedule for Loss to Undamaged Portion of the Building..

Under Coverage Extensions. for Demolition Cost Coverage, Increased Cost to Repair, Rebuild or Construct and Loss to Undamaged Buildings, we will not pay for:

- (a) The enforcement of or compliance with any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria; or
- (b) Any costs associated with the enforcement of or compliance with an ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungus", wet or dry rot or bacteria.

E. Loss Conditions section is amended to include:

The following is added to subparagraph **a. Description Of Terms** of paragraph **6. Vacancy**:

A building is not considered vacant if business personal property has been removed to another building on the same premises or if the removal pertains to the seasonal operation of the premises.

G. Optional Coverage section is amended to include:

The addition of the following to paragraph **3. Replacement Cost**:

The cost of repair or replacement includes Architect fees when Architect services are required by law, code or otherwise necessary to reconstruct the damaged property following a loss.

POLICY CHANGES

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

A. Coverage

Subsection **2. Property Not Covered** is amended to::

- Delete and replace subparagraph **i.** with Personal property while airborne
- Add owned watercraft over twenty-one (21) feet in length.

Subsection **4. Additional Coverages** is amended as follows:

Paragraph **b. Preservation of Property** is amended to delete subparagraph **(2)** in its entirety.

Paragraph **c. Fire Department Service Charge** is amended to delete the amount of \$1,000 and replace it with the Limit shown in the Schedule for Fire Department Service Charge.

Paragraph **d. Pollutant Clean Up and Removal** is amended to delete the amount of \$10,000 and replace it with the Limit shown in the Schedule for Pollutant Clean Up and Removal.

Paragraph **e. Increased Cost Of Construction** is deleted in its entirety.

5. Coverage Extensions is amended as follows:

Paragraph **a. Newly Acquired or Constructed Property** is deleted in its entirety and is replaced by the following:

a. Newly Acquired or Constructed Property

- (1)** If this policy covers Building, you may extend the insurance that applies to Building to apply to:
 - (a)** Your new buildings while being built on the described premises; and
 - (b)** Buildings you acquire at locations, other than the described premises, intended for:
 - (i)** Similar use as the building described in the Declarations; or
 - (ii)** Use as a warehouse.

The most we will pay for loss or damage under this Extension is the Limit shown in the Schedule for New Acquired or Constructed Property - Buildings at each building.

- (2)** If this policy covers Your Business Personal Property, you may extend the insurance that applies to Your Business Personal Property, including such property that you newly acquire, at any location you acquire other than at fairs, trade shows or exhibitions.

The most we will pay for loss or damage under this Extension is the Limit shown in Schedule for Newly Acquired or Constructed Property – Your Business Personal Property at each building.

- (3) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:
 - (a) This policy expires;
 - (b) Ninety (90) days expire after you acquire or begin to construct the property; or
 - (c) You report values to us.

We will charge you additional premium for values reported from the date construction begins or you acquire the property.

Paragraph **c. Valuable Papers And Records (Other Than Electronic Data)** is amended as follows:

The most we will pay under this Extension is the Limit shown in the Schedule for Valuable Papers and Records -Cost of Research at each described premises.

Paragraph **d. Property Off-Premises** is deleted in its entirety and is replaced by the following:

d. Property Off-Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Property that is temporarily at a location you do not own, lease or operate. This Extension applies only if loss or damage is caused by a Covered Cause of Loss. This Extension does not apply to Covered Property in or on a vehicle.

The most we will pay for loss or damage under this extension is the Limit shown in the Schedule for Property Off-Premises.

Paragraph **e. Outdoor Property** is deleted in its entirety and is replaced by the following:

e. Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas, trees, shrubs, plants, lawns, and outdoor signs located off premises or not attached to any building, including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or

(5) Aircraft.

The most we will pay for loss or damage under this Extension including debris removal expense, is \$the Limit shown in the Schedule for Outdoor Property for any one tree, shrub, or plant.

For all outdoor property, the most we will pay for loss or damage under this Extension is the Limit shown in the Schedule for Outdoor Property per occurrence.

C. Limits Of Insurance section is deleted in its entirety and replaced by:

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

The most we will pay for loss or damage to outdoor signs is the Limit show in the Schedule for Outdoor Signs per sign in any one occurrence.

The Limits applicable to the Coverage Extensions and the Fire Department Service Charge Additional Coverage are in addition to the Limits of Insurance.

Payments under the following Additional Coverages will not increase the applicable Limit of Insurance:

1. Preservation of Property; or

2. Debris Removal; but if:

a. The sum of direct physical loss or damage and debris removal expense exceeds the Limit of Insurance; or

b. The debris removal expense exceeds the amount payable under the twenty-five per-cent (25%) limitation in the Debris Removal Additional Coverage;

we will pay up to an additional the Limit shown in the Schedule for Debris Removal for each location in any one occurrence under the Debris Removal Additional Coverage.

E. Loss Conditions

Paragraph **a.** of subsection **4. Loss Payment** is replaced by:

a. In the event of loss or damage covered by this Coverage Form, at our option, we will either:

(1) pay the value of loss or damaged property;

(2) pay the cost of repairing or replacing the lost or damaged property, subject to **b.** below;

(3) take all or any part of the property at an agreed or appraised value; or

(4) repair, rebuild or replace with other property of the like kind and quality, subject to **b.** below.

We will determine the value of lost or damaged property, or the cost of its repair or replacement, in accordance with the applicable terms of the Valuation Condition in this Coverage Form or any applicable provision which amends or supersedes the Valuation Condition.

We will not pay for costs you incur as a result of the use of attorneys or public adjusters.

H. Definitions are deleted in their entirety and are replaced by the following:

1. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
2. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.
3. "Operations" means the type of your business activities occurring at the described premises.
4. "Period of Restoration" means the period of time that:
 - a. Begins with the date of direct physical loss or damage caused by or resulting from any covered Cause of Loss at the described premises; and
 - b. Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration" does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

- (1) regulates the construction, use or repair, or requires the tearing down, of any property; or
- (2) Requires any insured or other to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration."

5. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
6. "Suspension" means the slowdown or cessation of your business activities.

The **CAUSES OF LOSS—SPECIAL FORM** is amended as follows:

B. Exclusions

Subparagraph **e. Utility Services** of paragraph **1.** is amended to include the following following:

e. Utility Services

However, this exclusion does not apply to the extent that coverage is provided by the Off-Premises Power Failure described below.

Item (3) of subparagraph g. **Water** of paragraph 1. is amended to include the following:

However, this exclusion does not apply to the extent covered by the Water Back-Up Of Sewers And Drains Additional Coverage Extension described below.

F. Additional Coverage Extensions

Subsection 1. **Property in transit** is deleted in its entirety and is replaced by the following:

1. **Property in transit.** This extension applies only to your personal property to which this form applies.
 - a. You may extend the insurance provided by this Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 1,000 feet from the described premises. Property must be between points in the coverage territory; and
 - (1) in the custody of a “carrier” or bailee for hire; or
 - (2) in or on vehicles you own, lease, or operate.
 - b. Loss or damage must be caused by or result from one of the following causes of loss:
 - (1) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
 - (2) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle’s contact with the road bed.
 - (3) Theft on an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.
 - c. The most we will pay for loss or damage under this Extension are the Limits shown in the Schedule for Property In transit, including a maximum limit per person.

This Coverage Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

The following are added to section **F. Additional Coverage Extensions**:

Water Back-Up Of Sewers And Drains.

We will pay for the loss or damage caused by or resulting from water that backs up from a sewer or drain. We will pay not more than the Limit of Insurance shown in the Schedule for Water Back-up of Sewers and Drains in any one occurrence.

Off-Premises Power Failure

- a. The insurance provided by the **Building and Personal Property Coverage Form and the Business Income Coverage Form** attached to this policy is extended to include loss or damage that you incur due to the interruption of

water supply, communication supply or power supply services to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property, not on the described premises.

(1) Water Supply Service means the following types of property supplying water to the described premises:

- (a)** Pumping stations; and
- (b)** Water mains.

(2) Communication Supply Service means property supplying communication services, including telephone, radio, microwave or television services, to the described premises, such as:

- (a)** Communication transmission lines; and
- (b)** Coaxial cables; and
- (c)** Microwave radio relays except satellites.

Communication Supply Service does not include overhead communication lines.

(3) Power Supply Service means the following types of property supplying electricity, steam or gas to the described premises:

- (a)** Utility generating plants; and
- (b)** Switching stations; and
- (c)** Substations; and
- (d)** Transformers; and
- (e)** Transmission Lines.

Power Supply Service does not include overhead transmission lines.

- b.** We will only pay for loss you sustain after the first twelve (12) hours following the direct physical loss or damage to the off-premises property to which the endorsement applies.

Coverage under this Additional Coverage Extension does not apply to Business Income or Extra Expense related to interruption in utility service which causes loss or damage to "electronic data", including destruction of "electronic data".

As used in this Additional Coverage Extension, the term transmission lines includes all lines which serve to transmit communication service or power, including lines which may be identified as distribution lines.

The most we will pay under this extension is Limit shown in the Schedule for Off-Premises Power Failure.

Emergency Vacating Expenses

The insurance provided by this coverage form is extended to apply to the reasonable expenses that you incur in the “emergency” vacating of the premises of your facility. By “emergency” we mean imminent danger arising from an external event or a condition in the facility which would cause loss of life or harm to an individual.

We will not pay any expenses under this Extension arising out of:

- (a) A strike, bomb threat or false fire alarm, unless vacating is ordered by civil authority;
- (b) A planned vacating drill;
- (c) The vacating of one or more individuals that is due and confined to their individual medical condition;
- (d) Any form of the following to the extent these causes of loss are excluded in Section **B.** of this Coverage Form:
 - (i) Governmental Action;
 - (ii) Nuclear Hazard; and
 - (iii) War and Military Action.

No other exclusions in your policy apply to this extension.

The most we will pay for Emergency Vacating Expenses in any one occurrence under this Extension is the Limit shown in the Schedule for Emergency Vacating Expenses.

We will not pay for Emergency Vacating Expenses in any one occurrence until this amount of Emergency Vacating Expenses exceeds \$250. We will then pay the amount of Emergency Vacating Expenses in excess of \$250 up to the Limit of Insurance for this Extension. No other deductible applies to this Extension.

F. Definitions

The following definition is added:

“Carrier” means a person or organization who provides motor, rail or transportation for compensation.

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

Authorized Representative