

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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

ADVANTAGE PLUS PROPERTY

This endorsement modifies and is subject to the insurance provided under the following:

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

The following tables provide a summary of the Limits of Insurance for Additional Coverages and Coverage Extensions provided by this endorsement.

These coverages apply separately to each of your premises described in the Declarations.

If you purchase additional limits for any of these coverages at a specified location, the limits shown as Additional Coverages or Coverage Extensions will apply in excess of the insurance purchased separately. We will not pay more under this endorsement than the Limits of Insurance shown below under the Summary of Additional Coverages or Summary of Coverage Extensions.

Summary of Additional Coverage

Limits Of Insurance	Subjects Of Insurance
\$ 5,000	Automated External Defibrillators (AEDs)
\$ 100,000	Business Income with Extra Expense (including Contingent)
\$ 10,000	Money and Securities - On Your Premises
\$ 10,000	Money and Securities - Away From Your Premises
\$ 50,000	Debris Removal
\$ 10,000	Electronic Data Replace or Restore
\$ 25,000	Emergency Real Estate Consultant Fee
\$ 25,000	Fire Department Service Charge
\$ 25,000	Identity Theft Exposure
\$ 50,000	Key Individual Replacement Cost
\$ 10,000	Lease Cancellation Moving Expense

Limits Of Insurance	Subjects Of Insurance
\$ 10,000	Lessors' Leasehold Interest
\$ 2,500	Lock Replacement
\$ 25,000	Loss Data Preparation
\$ 50,000	Off-Premises Utility Failure:
\$ 50,000	Building and Personal Property
	Business Income Coverage
Building Limit	Ordinance or Law—Loss to the Undamaged Portion of the Building
\$ 500,000	Ordinance or Law—Increased Cost of Construction and Demolition Cost combined
Personal Property Limit	Owned Watercraft (Less than twenty-one [21] feet in length)
	Personal Property while Airborne
	Pair, Set or Parts
\$ 25,000	Pollutant Clean Up and Removal
\$ 10,000	Reward Reimbursement
\$ 25,000	Signs—Attached or Unattached: Indoor and Outdoor
\$ 25,000	Temporary Meeting Space
\$ 25,000	Terrorism Travel Reimbursement
\$ 25,000	Workplace Violence Counseling

Summary of Coverage Extensions

Limits Of Insurance	Subjects Of Insurance
\$ 50,000	Accounts Receivable (Including credit or charge card slips)
\$ 5,000	Appurtenant Buildings or Structures – (buildings or structures other than garages, carports, storage sheds and pump houses are included in the Building Limit)
\$ 10,000	Earthquake Sprinkler Leakage
\$ 60,000	Media, Electronic Data, And Programs
\$ 10,000	Worldwide Laptop Coverage
\$ 25,000	Emergency Vacating Expense
\$ 100,000	Fine Arts (Including on exhibition at described premises)
\$ 25,000	Fire Extinguisher Recharge
\$ 5,000	Furs
\$ 2,500	Jewelry
\$ 5,000	Precious Alloys or Metals

Limits Of Insurance	Subjects Of Insurance
\$1,000,000 \$ 500,000	Newly Acquired Locations: Building (For ninety [90] days) Business Personal Property (For ninety [90] days)
\$ 50,000 \$ 1,000	Outdoor Property (Including trees, shrubs and plants) Any one tree, shrub, plant or acre of sod
\$25,000 per occurrence \$ 5,000 per person	Personal Effects
\$ 50,000	Property In Transit
\$ 25,000	Property Of Others
\$ 500,000	Property Off-Premises
\$ 25,000	Property Off-Premises - Property On Exhibition
\$ 10,000	Retaining Walls (Not part of building)
\$ 25,000	Spoilage
\$ 100,000	Valuable Papers and Records (Other than Electronic Data)
\$ 100,000	Water Backup or Overflow of Sewers or Drains

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

A. Under section A. Coverage, subsection 1. Covered Property, paragraph b. Your Business Personal Property is replaced by:

b. Your Business Personal Property located in or on the building or structure described in the Declarations or in the open (or in a vehicle) within 2,000 feet of the described premises, consisting of the following property unless otherwise specified in the Declarations or on Your Business Personal Property—Separation of Coverage Form:

- (1) Furniture and fixtures;
- (2) Machinery and equipment;
- (3) "Stock";
- (4) All other personal property owned by you and used in your business;
- (5) Labor, materials or services furnished or arranged by you on personal property of others;
- (6) Your use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:

- (a) Made a part of the building or structure you occupy but do not own; and
- (b) You acquired or made at your expense but cannot legally remove;
- (7) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property of Others.

B. Section A. Coverage, subsection 2. Property Not Covered is amended as follows:

1. Paragraph i. is replaced by:

- i. Personal property while waterborne;

2. Paragraph p.(c) is replaced by:

- (c) Any owned or leased watercraft twenty-one (21) feet or less in length out of water at the described premises; or

C. Subsection 4. Additional Coverages of Section A. Coverage is amended as follows:

1. Under paragraph a. Debris Removal, subparagraph a.(4) is replaced by:

- (4) We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Debris Removal for debris removal expense, for each location, in any one occurrence or physical loss or damage to Covered Property, if one or both of the following circumstances apply:

- (a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.

- (b) The actual debris removal expense exceeds twenty-five percent (25%) of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (4)(a) and/or (4)(b) apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus **\$50,000**.

2. Paragraph c. Fire Department Service Charge is replaced by:

- c. When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Fire Department Service Charge for service at each premises described in the Declarations, unless a higher limit is shown in the Declarations. Such limit is the most we will pay regardless of the number of responding fire departments or fire units, and regardless of the number or type of services performed.

This Additional Coverage applies to your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or

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(2) Required by local ordinance.

No deductible applies to this Additional Coverage.

3. The last subparagraph of paragraph **d. Pollutant Clean-Up and Removal** is replaced by:

The most we will pay under this Additional Coverage for each described premises is the Limit of Insurance shown in the Summary of Additional Coverage for Pollutant Clean-Up and Removal for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate twelve (12) month period of this Policy.

4. Subparagraph **e. Increased Cost Of Construction** of Paragraph **4. Additional Coverages** replaced with the following:

e. Ordinance or Law

Increased Cost of Construction and Demolition Cost

- (1) This Additional Coverage applies only to buildings to which the Replacement Cost Coverage applies.
- (2) In the event of damage by a Covered Cause of Loss to a building that is Covered Property, we will pay the increased costs incurred to comply with the minimum standards of an ordinance or law that requires you to demolish and clear the site of undamaged parts of the building, subject to the limitations stated in **e.(4)** through **e.(10)** of this Additional Coverage.
- (3) In the event of damage by a Covered Cause of Loss to a building that is Covered Property, we will pay the increased costs incurred to comply with the minimum standards of an ordinance or law in the course of repair, rebuilding or replacement of damaged parts of that property, subject to the limitations stated in **e.(4)** through **e.(10)** of this Additional Coverage.
- (4) The ordinance or law referred to in **e.(2)** and **e.(3)** of this Additional Coverage is an ordinance or law that regulates the construction or repair of buildings or establishes zoning or land use requirements at the described premises, and is in force at the time of loss.
- (5) Under this Additional Coverage, 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.
- (6) Under this Additional Coverage, 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.
- (7) The most we will pay under this Additional Coverage, for each described building insured under this Coverage Form, is the Ordinance or Law – Demolition and Increased Cost of Construction combined Limit of Insurance shown in the Summary of Coverage Extensions. The amount payable under this Additional Coverage is included in the Building Limit.
- (8) With respect to this Additional Coverage:
 - (a) We will not pay for the Increased Cost of Construction:
 - (i) Until the property is actually repaired or replaced, at the same or another premises; and
 - (ii) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
 - (b) 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 for the Increased Cost of Construction, subject to the provisions of e.(7) of this Additional Coverage, is the increased cost of construction at the same premises.
 - (c) If the ordinance or law requires relocation to another premises, the most we will pay for the Increased Cost of Construction, subject to the provisions of e.(7) of this Additional Coverage, is the increased cost of construction at the new premises.
- (9) This Additional Coverage is not subject to the terms of the Ordinance or Law Exclusion, to the extent that such Exclusion would conflict with the provisions of this Additional Coverage.
- (10) The costs addressed in the Loss Payment and Valuation Conditions, and the Replacement Cost Coverage, in this Coverage Form, do not include the increased cost attributable to enforcement of or compliance with an ordinance or law. The amount payable under this Additional Coverage, as stated in e.(7) of this Additional Coverage, is not subject to such limitation.

Coverage for Loss to Portion of Undamaged Building

This Additional Coverage applies only to buildings to which the Replacement Cost Coverage applies.

In the event of damage by a Covered Cause of Loss to a building that is Covered Property, we will pay for the loss in value of the undamaged portion of the damaged building as a consequence of enforcement of or compliance with an ordinance or law that requires demolition of undamaged parts of the same building.

- 5. Paragraph f.(4) **Electronic Data**, is replaced by:

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- (4) The most we will pay under this Additional Coverage—Electronic Data is the applicable Limit of Insurance shown in the Summary of Additional Coverage (unless a higher limit is shown in the Declarations) for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved. If loss payment on the first occurrence does not exhaust this amount, then the balance is available for subsequent loss or damage sustained in but not after that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

D. The following are added to subsection 4. Additional Coverages of Section A. Coverage:

a. Reward Reimbursement

We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Reward Reimbursement for information leading to the arrest and conviction of persons responsible for crimes committed against the Insured. This Additional Coverage only applies when loss or damage is covered as a result of loss and only when the person responsible is convicted of the crime. The administration of the reward is completed by an approved, independent organization. No deductible applies to this coverage.

b. Automated External Defibrillators

We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Automated External Defibrillators per occurrence to cover physical loss or damage caused by a Covered Cause of Loss to Automated External Defibrillators located at each premises described in the Declarations.

c. Business Income and Extra Expense

We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Business Income and Extra Expense in any one occurrence to apply at each premises described in the Declarations pertaining to the following:

(1) Business Income

Business Income means the:

- (a) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- (b) Continuing normal operating expenses incurred, including payroll.

For manufacturing risks, Net Income includes the net sales value of production.

Coverage is provided as described and limited below for one or more of the following options for which a Limit Of Insurance is shown in the Declarations:

- (i) Business Income Including "Rental Value".
- (ii) Business Income Other Than "Rental Value".
- (iii) "Rental Value".

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If option **(1)** above is selected, the term Business Income will include "Rental Value". If option **(3)** above is selected, the term Business Income will mean "Rental Value" only.

If Limits of Insurance are shown under more than one of the above options, the provisions of this Coverage Part apply separately to each

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to property at premises which are described in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open or personal property in a vehicle, the described premises include the area within 2,000 feet of such premises.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of a building, your premises means:

- (a)** The portion of the building which you rent, lease or occupy;
- (b)** The area within 2,000 feet of the building or within 2,000 feet of the premises described in the Declarations, whichever distance is greater (with respect to loss of or damage to personal property in the open or personal property in a vehicle); and
- (c)** Any area within the building or at the described premises, if that area services, or is used to gain access to, the portion of the building which you rent, lease or occupy.

(2) Extra Expense

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:

- (a)** 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.
- (b)** 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.

(3) Extended Business Income

(a) Business Income Other Than "Rental Value"

If the necessary "suspension" of your "operations" produces a Business Income loss payable under this policy, we will pay the actual loss of Business Income Other Than Rental Value you sustain for a period up to ninety (90)

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consecutive days after the date you could restore your "operations," with reasonable speed, to the level which would generate the business income amount that would have existed if no direct physical loss or damage had occurred.

However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of Business Income must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

(b) "Rental Value"

If the necessary "suspension" of your "operations" produces a "Rental Value" loss payable under this policy, we will pay for the actual loss of "Rental Value" you incur during the period that:

- (i) Begins on the date property is actually repaired, rebuilt or replaced and tenantability is restored; and
- (ii) Ends after a period up to ninety (90) consecutive days after the date you could restore tenant occupancy with reasonable speed, to the level which would generate the "Rental Value" amount that would have existed if no direct physical loss or damage had occurred.

However, Extended Business Income does not apply to loss of "Rental Value" incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of "Rental Value" must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

(4) Contingent Business Income

We will pay the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" for period up to ninety (90) consecutive days after the date you restore operations with reasonable speed. The "suspension" must be caused by direct physical loss of or damage to property operated by others on whom you depend to:

- (a) Deliver materials or services to you or to others for your account (Contributing Locations). But any property which delivers any of the following services is not a Contributing Location with respect to such services:
 - (i) Water supply services;
 - (ii) Power supply services;
 - (iii) Wastewater removal services; or

(iv) Communication supply services, including services relating to internet access or access to any electronic network;

(a) Accept your products or services (Recipient Locations);

(b) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or

(c) Attract customers to your business (Leader Locations).

However, coverage under this subparagraph (b) does not apply when the only loss to one of the types of property listed above is loss or damage to "electronic data", including destruction or corruption of "electronic data". If the one of the types of property listed above sustains loss or damage to "electronic data" and other property, coverage under subparagraph (b) will not continue once the other property is repaired, rebuilt or replaced.

(5) Interruption Of Computer Operations

(a) Subject to all provisions of this Additional Coverage, you may extend the insurance that applies to Business Income and Extra Expense to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of "electronic data" due to a Covered Cause of Loss. However, we will not provide coverage under this Additional Coverage when the Additional Limitation – Interruption Of Computer Operations does not apply based on Paragraph **A.4.d.** therein.

(b) With respect to the coverage provided under this additional Coverage, the Covered Causes of Loss are subject to the following:

(i) If the Causes Of Loss – Special Form applies, coverage under this Additional Coverage, Interruption Of Computer Operations, is limited to the "specified causes of loss" as defined in that form and Collapse as set forth in that form.

(ii) If the Causes Of Loss form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage, Interruption Of Computer Operations.

(iii) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including "electronic data") or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for an interruption related to manipulation of a computer system (including "electronic data") by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.

- (c) The most we will pay under this Additional Coverage, Interruption Of Computer Operations, is included in the Limit of Insurance shown in the Summary of Additional Coverages for Business Income and Extra Expense regardless of the number of interruptions or the number of premises, locations or computer systems involved. If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss or expense sustained or incurred as a result of subsequent interruptions in that policy year. A balance remaining at the end of a policy year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional loss or expense in a subsequent policy year(s), all loss and expense is deemed to be sustained or incurred in the policy year in which the interruption began.
- (d) This Additional Coverage, Interruption Of Computer Operations, does not apply to loss sustained or expense incurred after the end of the "period of restoration", even if the amount of insurance stated in (c) above has not been exhausted.

(6) Definitions

The following definitions apply to this Additional Coverage:

- (a) "Operations" means:
- (i) Your business activities occurring at the described premises; and
 - (ii) The tenantability of the described premises, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.
- (b) "Period of restoration" means the period of time that:
- (i). Begins:
 - (A) 72 hours after the time of direct physical loss or damage for Business Income Coverage; or
 - (B) Immediately after the time of direct physical loss or damage for Extra Expense Coverage;
 caused by or resulting from any Covered Cause of Loss at the described premises; and
 - (ii) Ends on the earlier of:
 - (A) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
 - (B) The date when business is resumed at a new permanent location.
 "Period of restoration" does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:
 - (i) Regulates the construction, use or repair, or requires the tearing down, of any property; or

- (ii) 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".

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

(c) "Rental Value" means Business Income that consists of:

- (i) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred as rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, including fair rental value of any portion of the described premises which is occupied by you; and
- (ii) Continuing normal operating expenses incurred in connection with that premises, including:
 - (A) Payroll; and
 - (B) The amount of charges which are the legal obligation of the tenant(s) but would otherwise be your obligations.

(d) "Suspension" means:

- (ii) The slowdown or cessation of your business activities; or
- (ii) That a part or all of the described premises is rendered untenable, if coverage for Business Income Including "Rental Value" or "Rental Value".

d. Money or Securities

(1) On your premises

We will pay up to the applicable Limit of Insurance shown in the Summary of Additional Coverage for the loss of "money" or "securities" belonging to your business if at the time of the loss, the "money" or "securities" are at the described premises, at a bank or savings institution prior to deposit with that institution, within your living quarters, or in the possession of your partner(s), officer(s) or director(s), or employee(s) authorized to have use and custody of such property, or in transit between any of these places and results directly from:

- (a) Theft, meaning the unlawful taking of property to your deprivation;
- (b) Disappearance; or
- (c) Destruction.

(2) Away from your premises

We will pay up to the applicable Limit of Insurance shown in the Summary of Additional Coverage for "money" and "securities" used in your business that are lost, damaged, or destroyed as a result of a covered cause of loss if:

- (a) On your premises described in the Declarations or in a federally or state regulated savings or banking institution; or

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(b) Away from your premises described in the Declarations while in transit by a person authorized by you, or within the living quarters of someone to whom you have entrusted the Covered Property.

(3) With respect to this Additional Coverage, we will not pay for loss:

(a) Resulting from accounting or arithmetical errors or omissions;

(b) Due to the giving or surrendering of property in any exchange or purchase;

(c) Of property contained in any money-operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device; or

(d) loss involving virtual currency of any kind, by whatever name known, whether actual or fictitious including, but not limited to, digital currency, crypto currency or any other type of electronic currency.

(4) A loss caused by one or more persons, or involving a single act or series of related acts, is considered one occurrence.

(5) You must keep records of all "money" and "securities" so we can verify the amount of any loss or damage.

(6) In the event of loss or damage we will determine the value as follows:

(a) "Money" at its face value; and

(b) "Securities" at their value at the close of business on the day the loss is discovered.

e. Emergency Real Estate Consultant Fee

We will reimburse you up to the Limit of Insurance shown in the Summary of Additional Coverage for Emergency Real Estate Consultant Fee in any one policy year for any realtor's fee or real estate consultant's fee required by the Insured in order to relocate due to the loss or damage by a Covered Cause of Loss to the Insured's premises described on the Declarations.

f. Identity Theft Expense

(1) Coverage

We will pay for reimbursement of any present director, officer, partner or proprietor of the Named Insured for expenses incurred as the direct result of any Identity Theft occurring, discovered and reported during the policy period and if such Identity Theft arises out of the director's, officer's, partner's or proprietor's role with respect to the conduct of your business. No deductible applies to this coverage.

(2) Limit of Insurance

We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Identity Theft Expense.

(3) **Identity Theft** means the act of knowingly transferring or using, without lawful authorization, the identity of any officer, director, partner or proprietor of the Named

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Insured with the intent to commit, or to aid or abet another to commit, any unlawful activity that constitutes a violation of federal law or a felony under any applicable state or local law.

(4) Identity Theft Expenses means:

- (a)** Costs of notarizing documents required by financial institutions or similar creditors as testaments to fraud;
- (b)** Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar creditors; or
- (c)** Loan application fees for re-applying for loan(s) when the original application is rejected solely because of incorrect credit information.

g. Key Individual Replacement Expenses

We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Key Individual Replacement Expenses per policy year for expenses incurred by the Named Insured to replace the Chief Executive Officer or Executive Director if that officer or director suffers an injury during the policy period which results in the loss of life during the policy period. No deductible applies to this coverage. We will not pay this benefit if benefit payment is also available from us on any other policy.

Key Individual Replacement Expenses mean:

- (1)** Costs of advertising the employment position opening;
- (2)** Travel, lodging, meal and entertainment expenses incurred in interviewing job applicants for the employment position opening; and
- (3)** Miscellaneous extra expenses incurred in finding, interviewing and negotiating with the job applicants, including, but not limited to, overtime pay, costs to verify the background and references of the applicants and legal expenses incurred to draw up employment contracts.

h. Lease Cancellation Moving Expenses

We will reimburse the Named Insured up to applicable Limit of Insurance shown in the Summary of Additional Coverage for Lease Cancellation Moving Expenses for moving expenses incurred when moving is made necessary by the cancellation of a lease at premises occupied by the Named Insured and described in the Declarations. The cancellation must result from direct physical loss of or damage to your Covered Property at the premises described in the Declarations caused by or resulting from a Covered Cause of Loss during the term of this Policy. No deductible applies for this coverage.

i. Lessor's Leasehold Interest

(1) Coverage

We will pay for loss of Covered Leasehold Interest you sustain due to the cancellation of lease contracts by tenants. The cancellation must result from direct physical loss of or damage to your Covered Property at the premises described in the Declarations caused by or resulting from a Covered Cause of Loss during the term of this Policy. No deductible applies for this coverage.

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(a) Covered Leasehold Interest means:

- (i)** Rent you were collecting at the described premises prior to the loss; and
- (ii)** Rental Value of the described premises after loss or damage has been repaired or rebuilt.

(b) Covered Leasehold Interest does not include:

- (i)** Prepaid rent;
- (ii)** Security or other deposits made by tenants; and
- (iii)** Insurance, taxes or other payments made on your behalf by tenants.

(2) Limits of Insurance

The most we will pay under this Additional Coverage is the lesser of the following:

- (a)** Your Covered Leasehold Interest for the twelve (12) months immediately following the date the described premises is actually repaired, rebuilt or replaced and tenantability is restored and ending with the normal expiration date of each canceled lease; or
- (b)** The Limit of Insurance shown in the Summary of Additional Coverage for all Covered Leasehold Interest of all tenants canceling their leases arising out of an occurrence at a premises described in the Declarations.

j. Lock Replacement Coverage

We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Lock Replacement Coverage in any one occurrence to cover the costs due to the theft of your keys used to secure a location described in the Declarations. No deductible applies to this coverage.

We will not pay more than the least of the following:

- (1)** Re-key the undamaged locks;
- (2)** Install new lock cylinders;
- (3)** Provide new master keys; or
- (4)** Replace existing undamaged locks with new locks of like kind and quality.

k. Loss Data Preparation Costs

We will pay up to the Limit of Insurance shown in Summary of Additional Coverage 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 compiling inventories, obtaining appraisals and preparing other data to determine the extent of your loss; but does not include Attorney or Public Adjustor fees.

l. Off-Premises Utility Failure – Building and Personal Property

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We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Off-Premises Utility Failure – Building and Personal Property for loss or damage to your Covered Property due to the interruption of utility service supplied to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss to the following types of utility service properties not on your described premises:

(1) Water Supply Services, meaning the following types of property supplying services to the described premises:

(a) Pumping stations; and

(b) Water mains.

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

(a) Communication transmission lines, including optic fiber 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 Services, meaning the following types of property supplying electricity, steam or gas to the described premises:

(a) Utility generating plants;

(b) Switching stations;

(c) Substations;

(d) Transformers; and

(e) Transmission Lines.

Power Supply does not include overhead transmission lines.

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

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

m. Off-Premises Utility Failure – Business Income

We will pay up to the Limit of Insurance shown in the Summary of Additional Coverage for Off-Premises Utility Failure – Business Income for a “suspension” in “operations” at the described premises caused by an interruption in utility service supplied to that described premises. The interruption in utility service must result from direct physical

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loss or damage by a Covered Cause of Loss to the following types of utility service properties not on the described premises:

(1) Water Supply Services, meaning the following types of property supplying services to the described premises:

(a) Pumping stations; and

(b) Water mains.

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

(a) Communication transmission lines, including optic fiber 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 Services, meaning the following types of property supplying electricity, steam or gas to the described premises:

(a) Utility generating plants;

(b) Switching stations;

(c) Substations;

(d) Transformers; and

(e) Transmission Lines.

Power Supply does not include overhead transmission lines.

Coverage under this Additional Coverage 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".

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

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

n. Pair, Set or Parts

You may extend the insurance provided by the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** in accordance with the following:

(1) Pair or Set:

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In case of lost or damaged article which is part of a pair or set we may:

- (a) Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- (b) Pay a reasonable proportion of the value of the entire pair or set. The loss is not considered a total loss of the pair or set.

(2) Parts: In case of a loss to any part of a covered item consisting of several parts when it is complete, we will only pay for the value of the lost or damaged part. The value of property does not include antique, historic or sentimental value.

o. Temporary Meeting Space

We will reimburse you up to the Limit of Insurance shown in the Summary of Additional Coverage for Temporary Meeting Space in any one policy year for expenses incurred due to the temporary unavailability of the Named Insured's primary office space due to the failure of a climate control system, or leakage of a hot water heater, during the policy period. Expenses will be reimbursed only for the rental of temporary meeting space required for meeting with parties who are not insured under this Policy. No deductible applies to this coverage.

p. Terrorism Travel Reimbursement

We will reimburse you up to the Limit of Insurance shown in the Summary of Additional Coverage for Terrorism Travel Reimbursement in any one policy year for "Emergency Travel Expenses" incurred by a director or officer of the Named Insured due to the occurrence of a "Certified Act of Terrorism." No deductible applies to this coverage.

"Emergency Travel Expenses" are additional travel expenses incurred to reschedule comparable transport due to the cancellation of scheduled transport within forty-eight (48) hours of a "Certified Act of Terrorism."

"Certified Act of Terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in that Act for a "Certified Act of Terrorism" include the following:

- (1) The act resulted in insured losses in excess of \$5 million in the aggregate attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- (2) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the Policy or affect the conduct of the United States Government by coercion.

q. Workplace Violence Counseling

In the event that an incidence of "workplace violence" occurs at any time on the covered premises during the policy period, we will reimburse you for expenses incurred for the emotional counseling of your employees during the policy period or within six months from the date of the "workplace violence." The limit for this coverage will be the Limit of Insurance shown in the Summary of Additional Coverage for Workplace

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Violence Counseling per policy period regardless of the number of insureds or claims made. No deductible applies to this coverage.

“Workplace Violence” means the intentional use of, or threat to use deadly force by any person with the intent to cause harm and that results in bodily injury or death of a person while on the Named Insured’s premises.

E. Subsection 5. Coverage Extensions of Section A. Coverage, is amended as follows:

1. Under paragraph **a. Newly Acquired or Constructed Property**, the last paragraphs of subparagraph **(1) Buildings** and subparagraph **(2)(a) Your Business Personal Property** are replaced by:

(a) Buildings

The most we will pay for loss or damage under this Extension is the applicable Limit of Insurance shown in the Summary of Coverage Extensions at each building.

(b) Your Business Personal Property

The most we will pay for loss or damage under this Extension is the applicable Limit of Insurance shown in the Summary of Coverage Extensions at each building.

2. Under paragraph **a. Newly Acquired or Constructed Property**, subparagraph **(3)(b) Period of Coverage** is replaced by:

(b) Ninety (90) days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property; or

3. Paragraph **b. Personal Effects and Property of Others** is replaced by:

b. Personal Effects and Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to:

- (1)** Personal effects owned by you, your officers, directors, partners, trustees, managers, employees or individuals in the Insured’s care in a group residential facility, while those personal effects are at the premises described in the Declarations.

The most we will pay for loss or damage under this Extension is the Limits of Insurance shown in the Summary of Coverage Extensions for Personal Effects per occurrence and for any one person per occurrence at each described premises. Coverage does not apply if the property is already insured elsewhere.

- (2)** Personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is the applicable Limit of Insurance shown in the Summary of Coverage Extensions per occurrence at each described premises. Coverage does not apply if the property is already insured elsewhere.

Our payment for loss of or damage to personal effects or property of others will only be for the account of the owner of the property. If this coverage extension is

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used to cover someone else's property, we can settle all losses with you and make all payments to you.

This extension does not apply to loss or damage by theft.

4. Under paragraph **c. Valuable Papers and Records (Other Than Electronic Data)**, sub-paragraph **(4)** is replaced by:

(4) Under this Extension, the most we will pay to replace or restore the lost information is the Limit of Insurance shown in the Summary of Coverage Extensions for Valuable Papers and Records (other than "electronic data") at each described premises. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on **Your Business Personal Property** and therefore coverage of such costs is not additional insurance.

5. Under paragraph **d. Property Off-Premises**, subparagraph **(3)** is replaced by:

(3) The most we will pay for loss or damage under this Extension is the Limit shown in the Summary of Coverage Extensions for **Property Off-Premises**, other than Property at a fair, trade show or exhibition.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown in the Summary of Coverage Extensions for **Property Off-Premises** - Property On Exhibition at a fair, trade show or exhibition.

6. Under paragraph **e. Outdoor Property**, the last paragraph is replaced by:

The most we will pay for loss or damage under this Extension is the Limits of Insurance shown in the Summary of Coverage Extensions for Outdoor Property for any one occurrence, but not more than the any one tree, shrub, plant or acre of sod Limit, including debris removal. This limit applies to any one occurrence, regardless of the types or numbers of items lost or damaged in that occurrence.

- F. Under section **A. Coverage**, the following are added to subsection **5. Coverage Extensions**:

a. Accounts Receivable (Including credit or charge card slips)

- (1)** You may extend the insurance that applies to Your Business Personal Property to include your records of accounts receivable, including credit or charge card slips.

Accounts receivable records shall be limited to:

- (a)** All amounts due from your customers that you are unable to collect;
- (b)** Interest charges on any loans required to offset amounts you are unable to collect pending our payment of these amounts;
- (c)** Reasonable collection expenses in excess of your normal collection expenses that are made necessary by the loss; and
- (d)** Other reasonable expenses that you incur to re-establish your records of accounts receivable.

(2) This Coverage Extension does not apply to:

- (a) Bookkeeping, accounting or billing errors or omissions; or
- (b) Loss or damage that requires any audit of records or any inventory computation to prove its factual existence.

(3) Accounts receivable loss payment shall be determined as follows:

- (a) When there is proof that a loss has occurred but you cannot accurately establish the amount of accounts receivable outstanding at the time of the loss, the amount of the loss shall be based on your latest monthly statements and shall be computed as follows:
 - (i) Determine the amount of all outstanding accounts receivable at the end of the same fiscal month in the year immediately preceding the year in which the loss occurs;
 - (ii) Calculate the percentage of increase or decrease in your gross sales of goods and services for the twelve (12) fiscal months immediately preceding the month in which the loss occurred against the twelve (12) months prior to the period determined in step (a);
 - (iii) The total amount of accounts receivable as of the last day of the fiscal month in which the loss occurs shall be the amount determined in step (a) increased or decreased by the percentage determined in step (b); and
 - (iv) The established monthly amount of accounts receivable shall be adjusted for the normal fluctuation in the amount of accounts receivable in the fiscal month in which the loss occurs;
- (b) We shall deduct from the established total amount of accounts receivable:
 - (i) The amount of any accounts evidenced by records not lost or damaged;
 - (ii) Any other amounts you are able to establish or collect; and
 - (iii) An amount to allow for probable bad debts which you normally would have been unable to collect;
- (c) If you recover the amount of any accounts receivable that were included in the amount of the paid loss, you shall return the recovered amount to us, up to the total amount of the paid loss. You shall keep the amount of any accounts receivable you recover in excess of the amount of the paid loss

We will pay up to the Limit of Insurance shown in the Summary of Coverage Extensions for Accounts Receivable for loss or damage in any one occurrence.

b. Appurtenant Buildings or Structures

- (1) You may extend the insurance that applies to **Buildings** to apply to direct physical loss or damage by a Covered Cause of Loss to incidental Appurtenant Buildings or Structures which are at the described premises but not specifically described in the Declarations; and

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(2) You may extend the insurance that applies to Your Business Personal Property, Personal Property of Others, "Computer Equipment," "Data" and "Media," if any, to apply to direct physical loss or damage by a Covered Cause of Loss to such property located within incidental Appurtenant Buildings or Structures which are at the described premises but not specifically described in the Declarations.

(3) Appurtenant Buildings or Structures include storage buildings, garages, carports, pump houses, tent platforms, pavilions, shelters, boat and canoe racks, athletic backstops, permanently installed playground equipment, adventure course structures, climbing walls and above ground tanks. But incidental Appurtenant Buildings or Structures does not include:

(a) Outside signs, whether or not attached to buildings;

(b) Any property to which the **Outdoor Property** Coverage Extension applies; or

(c) Any property excluded under the **Property Not Covered** section.

We will pay up to the Limit of Insurance shown in the Summary of Coverage Extensions for Appurtenant Buildings or Structures for each for storage buildings, garages, carports and pump houses and all other structures identified above are included in the Building Limit.

c. Media, Electronic Data, And Programs

(1) The insurance provided by this coverage form is extended to cover "media", "electronic data", and "programs" which you own, lease, or rent from others, or for which you are legally responsible including the replacement cost to reproduce "programs" that are lost or accidentally erased, including documentation and source materials, if you actually replace or reproduce them. This Coverage Extension does not apply to "stock" of prepackaged software, or to "electronic data" which is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system.

Computer "programs" and "electronic data" are covered solely as respects direct physical loss or damage by a "specified cause of loss", as defined in the Causes of Loss – Special Form.

The most we will pay is the Limit of Insurance shown in the Summary of Coverage Extensions for Media, Electronic Data and Programs.

(2) Valuation

"Computer equipment", "media", "electronic data", and "programs" loss payments shall be determined as follows:

(a) "Computer equipment" is valued at the total cost to repair or replace the damaged property without deduction for depreciation. However, we will not pay more than the actual cost to repair or replace the lost or damaged property with new property of the same kind, quality and capability on the same site and used for the same purpose.

(b) "Electronic data" and "programs" are valued at the actual cost to reproduce the data and programs, if you actually reproduce the data and programs. We will also pay any reasonable additional expense that you may incur in reproducing the data and programs to continue your normal computer

operations. The most we will pay for this coverage is the Limit of Insurance shown in the Media, Electronic Data, And Programs Additional Coverage above.

We will not pay for data and programs that cannot be reproduced due to lack of backup, support documentation or records unless specified articles are described and agreed values are shown in the Declarations. If shown, we will pay for each article lost at the agreed value.

(c)“Media” items are valued at actual cost to repair or replace with similar like, kind and quality, up to the limit shown in the Media, Electronic Data, And Programs Additional Coverage above.

d. Worldwide Laptop Coverage

You may extend the coverage that applies to your Business Personal Property to cover laptops, notebooks and similar portable personal computers, including their peripherals and accessories, while such property is:

- (1) In the care, custody and control of you or one of your employees; and
- (2) Not located in the coverage territory as provided in this policy.

This Coverage Extension does not apply when such property is:

- (1) At a location that is under a United States Department of State travel or trade restriction at the time of loss or damage; or
- (2) In transit as checked luggage.

The most we will pay is the Limit of Insurance shown in the Summary of Coverage Extensions for Worldwide Laptop Coverage.

e. Fine Arts

- (1) You may extend the insurance that applies to **Your Business Personal Property** to cover direct physical loss or physical damage to your Fine Arts, including while on exhibit at the described premises. We will pay up to the Limit of Insurance shown in the Summary of Coverage Extensions for Fine Arts at each location described in the Declarations for loss or damage in any one occurrence under this coverage extension.
- (2) For the purposes of this Extension, Fine Arts mean paintings, lithographs, rare books, manuscripts, pictures, prints, etchings, drawings, rugs, tapestries, bronzes, statuary, pottery, porcelains, marbles, antique furniture and other bona fide works of art; or items of rarity or historical value that you own or are in your care, custody or control.
- (3) Fine arts are valued at the appraised value at the time of loss, or if there is no appraisal at the greater of:
 - (a) the original acquisition cost, or
 - (b) the market value at the time of loss.

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With respect to Property Not Covered while on exhibition at fairgrounds at the described premises is not applicable.

f. Fire Protection Device Recharge

You may extend the insurance that applies to your Building to recharge or refill 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. We will pay up to the Limit of Insurance shown in the Summary of Coverage Extensions for Fire Protection Device Recharge to recharge or refill fire protective devices under this Coverage Extension.

g. Retaining Walls

You may extend the insurance that applies to **Building** to cover direct physical loss or physical damage to retaining walls not attached to your **Building** located at a described premises.

We will pay up to the Limit of Insurance shown in the Summary of Coverage Extensions for Retaining Walls in any one occurrence to apply at each location described in the Declarations under this Coverage Extension—Retaining Walls. However, we will not pay under this Coverage Extension—Retaining Walls for physical loss or physical damage caused by or resulting from tree roots, freezing, thawing or normal deterioration.

- G.** Under section **C. Limits Of Insurance**, the second paragraph is replaced by:

Signs

The most we will pay for loss or damage to outdoor signs, whether or not attached to the buildings or structures inside or outside, is the Limit of Insurance shown in the Summary of Additional Coverages for Signs in any one occurrence.

- H.** Under section **F. Additional Conditions**, the following condition is added:

Other Insurance

If there is other insurance covering the same loss or damage as would be payable under this endorsement, the additional insurance provided under this endorsement will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether collectable or not.

- I.** Under section **E. Loss Conditions**, the following is added to paragraph **a. Description Of Terms** of subsection **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.

- J.** Under section **G. Optional Coverages**, the following is added to subsection **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.

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K. Section H. DEFINITIONS is amended to include the following:

1. "Computer equipment" means electronic data processing systems including keyboards, display screens, terminals, printers, and related peripheral equipment used solely for data processing operations. "Computer equipment" shall not include such equipment held for sale, distribution, or which is manufactured in the course of your business.
2. "Electronic data" means information, instruction, or "programs" that are recorded on your "media", including original source material used to enter data.
3. "Media" means magnetic tapes, compact discs, diskettes, disk packs, cards, or other standardized data recording materials which can be read by your "computer equipment".
4. "Money" means:
 - (a) Currency, coins and bank notes in current use and having a face value; and
 - (b) Travelers checks, register checks and money orders held for sale to the public.
5. "Programs" means software that are purchased or written specifically to be used with "computer equipment".
6. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or property and includes:
 - (a) Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - (b) Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;but does not include "money".

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

A. Under section B. Exclusions, the following amendments apply:

Paragraph **1.b. Earth Movement** is amended by the addition of the following:

We will pay up to the Limit of Insurance shown in the Summary of Coverage Extensions for Sprinkler Leakage for damages resulting from Sprinkler Leakage which is caused by Earth Movement.

Paragraph **1.e. Utility Services** is amended by the addition of the following:

However, this exclusion does not apply to the extent that coverage is provided under the Additional Coverages for Off-Premises Utility Failure - Building and Personal Property and Off-Premises Utility Failure - Business Income Coverage

B. Under section C. Limitations, the following amendments apply:

Paragraph **3.a.** is replaced by:

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- a. The Limit of Insurance shown in the Summary of Coverage Extensions for Furs for furs, fur garments and garments trimmed with fur.

Paragraph **3.b.** is replaced by:

- b. The Limit of Insurance shown in the Summary of Coverage Extensions for Jewelry for jewelry, watches, watch movements, jewels, pearls, precious and semiprecious stones. This limit does not apply to jewelry and watches worth \$100 or less per item.

Under paragraph **3.**, the following special limit is added:

The Limit of Insurance shown in the Summary of Coverage Extensions for Precious Alloys or Metals for bullion, gold, silver, platinum and other precious alloys or metals.

- C. Under section **F. Additional Coverage Extensions**, subsection **1. Property in Transit**, paragraph **c.** is replaced by:

- c. The most we will pay for loss or damage under this Extension is the Limit of Insurance shown in the Summary of Coverage Extensions for Property in Transit.

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

Emergency Vacating Expense

We will pay up to the Limit of Insurance shown in the Summary of Coverage Extensions for Emergency Vacating Expense for reasonable expenses you incur due to the emergency vacating of your premises described in the Declarations when the vacating is necessary due to the imminent danger of loss of life or harm to occupants due to a Covered Cause of Loss.

Water Backup or Overflow of Sewers or Drains

You may extend the insurance provided by the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** to include loss caused by or resulting from water that backs up or overflows or is otherwise discharged from a sewer, drain, sump or sump pump. For the purposes of this Additional Coverage Extension only, under the **CAUSES OF LOSS—SPECIAL FORM**, section **B. Exclusions**, subparagraph **1.g.(3), Water**, is deleted in its entirety. The most we will pay under this extension is the Limit of Insurance shown in the Summary of Coverage Extensions for Water Backup or Overflow of Sewers or Drains for any one occurrence, unless a higher limit is shown in the Declarations. As used in this Additional Coverage Extension, occurrence shall mean an event, including repeated and continuous exposure to essentially the same harmful conditions, which occurs during this policy period or occurs into another policy period.

Spoilage Coverage

You may extend the insurance that applies to Your Business Personal Property to insure against direct physical loss or damage to “perishable stock” caused by or resulting from the Covered Causes of Loss of Breakdown or Contamination or Power Outage.

We will pay up to the Limit of Insurance shown in the Summary of Coverage Extensions for Spoilage under this Additional Coverage Extension—Spoilage Coverage.

- a. **Covered Property**

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Covered Property means “perishable stock” owned by you or by others that is in your care, custody or control located at:

- (1) The premises described in the Declarations;
- (2) Premises of a cold storage warehouse; or
- (3) Premises of a consignee.

b. “Perishable Stock” means personal property:

- (1) Maintained under controlled conditions for its preservation; and
- (2) Susceptible to loss or damage if the controlled conditions change.

c. **Covered Causes of Loss**

(1) Breakdown or Contamination, meaning:

- (a) Change in temperature or humidity resulting from mechanical breakdown or failure of refrigerating, cooling or humidity control apparatus or equipment, only while such equipment or apparatus is at the described premises; and
- (b) Contamination by the refrigerant.

(2) Power Outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to a covered cause of loss.

d. **Additional Exclusions**

(1) Only the following exclusions contained in paragraph **B.1.** of the **CAUSES OF LOSS—SPECIAL FORM** applicable to this Coverage Part apply to this Coverage Extension—Spoilage:

- (a) Earth Movement;
- (b) Governmental Action;
- (c) Nuclear Hazard;
- (d) War and Military Action; or
- (e) Water

and the Cyber Incident Exclusion or the Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions, whichever applies.

(2) The following exclusions are added to the **CAUSES OF LOSS—SPECIAL FORM** applicable to this Extension and apply only to the insurance provided under this Additional Coverage Extension—Spoilage.

We will not pay for loss or damage caused by or resulting from:

- (a) The disconnection of any refrigerating, cooling or humidity control system from the source of power.

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- (b)** The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.
- (c)** The inability of an Electrical Utility Company or other power source to provide sufficient power due to:
 - (i)** Lack of fuel; or
 - (ii)** Governmental order.
- (d)** The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.
- (e)** Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.

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

Authorized Representative

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