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**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Policy No.:<Policy Number> <Endorsement Number>

Effective 12:01 a.m. <Policy or Endorsement Effective Date>

BUSINESS INCOME COVERAGE endorsement

This endorsement modifies insurance provided under the following:

MUSICIANS COVERAGE FORM

**SCHEDULE**

|  |  |
| --- | --- |
| LIMIT OF INSURANCE | DEDUCTIBLE |
|  |  |

The following is added to **Section E. ADDITIONAL COVERAGE**:

**Business Income**

**We** shall pay for the actual **loss** of your **business income**, up to the limit shown in the Schedule above , due to the forced cancellation of a performance caused by or resulting from direct physical **loss** of or damage to **Covered Property** by a **Covered Cause of Loss**.

The following is added to **Section D. DEDUCTIBLE:**

We will not pay for **loss** of your **business income** in any one occurrence until the amount of the adjusted **loss** before applying the applicable Limits of Insurance exceeds the Deductible shown in Schedule above. We will then pay the amount of the adjusted **loss** in excess of the Deductible, up to the applicable Limit of Insurance.

When the occurrence involves covered direct physical **loss** of or damage to Covered Property and the actual **loss** of your **business income** and separate Limits of Insurance apply, the largest applicable deductible will apply.

The following is added to **Section G. DEFINITIONS**:

**Business Income** means net Income (net profit or **loss** before income taxes) that would have been earned by you for the cancelled performance.

Subparagraph **g**. of Subparagraph **2**. of Section **B. EXCLUSIONS** is deleted in its entirety and replaced with the following:

**g**. Loss of use, business interruption, delay, loss of market or consequential loss of any kind. However, this exclusion does not apply to the extent coverage is provided for the **loss** of your **business income** under this Endorsement.

All other terms, conditions, and exclusions remain unchanged.

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Authorized Representative