# Associations and Professional Program

# - INLAND MARINE RULE PAGE -

**Business Income Coverage Endorsement, Form Number: 123012**

**Description:**

This optional coverage is available to Musicians when they lose their business income due to:

* a forced cancellation of a performance; or
* a direct physical loss or damage to their covered property by a covered cause of loss.

# Rating:

Charge will be 10% of the limit with a $100 deductible.

Three limits of coverage are available:

**Limit Charge**

$ 500 $ 50

$1,000 $100

$1,500 $150

If the adjusted amount of Business Income loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of Business Income loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss, and will pay the resulting amount or the Limit of Insurance, whichever is less.

**Unmanned Aircraft Exclusion Endorsement, Form Number: 123015**

**Description**:

This mandatory endorsement clarifies that there is no coverage for unmanned aircraft.

# There is no premium consideration with the use of this endorsement.