

## ENDORSEMENT

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

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

### PROPERTY COVERAGE EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

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

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

- I. Subparagraph **b. Preservation Of Property** of Paragraph **4. Additional Coverages** of Section **A. Coverage** is deleted in its entirety and replaced by the following:

**b. Preservation Of Property**

If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 90 days after the property is first moved.

- II. Paragraph **5. Coverage Extensions** of Section **A. Coverage** is amended to include the following Subparagraph:

**Damage to Buildings from Theft, Burglary or Robbery**

You may extend the insurance that applies to your Business Personal Property to apply to direct physical loss or damage to:

- (1) that part of the building at the described premises that you occupy and which contains your Covered Property; and
  - (2) equipment within the building used to maintain or service the building at the described premises
- Caused by or resulting from any actual or attempted theft, burglary or robbery.

This Coverage Extension does not apply:

- a. To building equipment removed from the premises;
- b. To glass, other than glass building blocks, or to lettering or ornamentation on glass;
- c. If you are not the building or equipment owner, unless you have a contractual obligation to insure such building or equipment.

We will pay nothing if others pay for the repairs or replacement.

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The CAUSES OF LOSS – SPECIAL FORM is amended as follows:

Subparagraph a. of Paragraph 1. **Property in Transit** of Section F. **Additional Coverage Extensions** is deleted in its entirety and replaced by the following:

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) while in due course of "transit", including loading and unloading. Your personal property in "transit" includes shipments within the Coverage Territory, including, while waterborne on inland or coastal waterways within or between the Continental United States, Alaska, or Canada. This coverage shall not apply to the property of others for which you are responsible as a carrier for hire, as a shipper, or hauler. We shall pay for those shipments of your personal property in the custody of a carrier under a shipping document.

For the purposes of this endorsement, "transit" means the shipment of Covered Property that:

- (1) Begins at the point of shipment to a specific destination;
- (2) Includes the ordinary reasonable and necessary stops, interruptions, delays, or transfers incidental to the route and method of shipment, including rest periods taken by driver(s);
- (3) Includes temporary storage at a terminal location, including while situated on or in the mode of transportation used for shipment of Covered Property, for up to 30 consecutive days; and
- (4) Ends upon the acceptance of the goods by or on behalf of the consignee at the specified destination.

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

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Authorized Representative

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