limited international COVERAGE

**BUSINESS PERSONAL PROPERTY – North Carolina**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

SCHEDULE\*

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **The Foreign Coverage Territory is:** | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | |  |
| 🞏 | The following foreign territories only: | | | | |  | | | | | | |  | | | | |
|  | | | | | | | | | | | | | | | | |  |
| 🞏 | All foreign territories | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | |  |
| **The applicable Causes Of Loss Form is:** | | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | |  |
| 🞏 | Basic Form | | 🞏 | Broad Form | | | | 🞏 | Special Form | | | | | | |  | |
|  | | | | | | | | | | | | | | | | |  |
| **Endorsements, if any, supplementing or restricting the Covered Causes of Loss with respect to the** | | | | | | | | | | | | | | | | |  |
| **coverage provided under this endorsement:** | | | | | | |  | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | |  |
| **Time Limitation (each trip):** | | | | | Number of weeks | |  | | | or | | Number of months | | |  | |  |
|  | | | | | | | | | | | | | | | | |  |
| **Limits Of Insurance:** | |  | | | | | | | | |  | | |  | | |  |
| Maximum Any One Occurrence: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Any one foreign location: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  While en route to or from the Foreign Coverage Territory: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | | |
| \*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations. | | | | | | | | | | | | | | | | | |

A. Coverage Territory

Under the terms of this endorsement, Foreign Coverage Territory means the territory(s) shown in the Schedule.

B. Coverage

1. Subject to the terms of this endorsement, the insurance that applies to Your Business Personal Property is extended to apply to Your Business Personal Property while such property is in or en route to or from the Foreign Coverage Territory (including while airborne or waterborne), provided that the property is:

a. Used in the course of your business activities in the Foreign Coverage Territory; or

b. In the care, custody or control of you or your authorized representative, including another insured or your salesperson(s), or located at a business location owned or operated by you or leased to you; or

c. Temporarily in the Foreign Coverage Territory, as indicated by the Time Limitation shown in the Schedule. For the purpose of applying the Time Limitation, each trip begins with removal of the property from the described premises identified in the Declarations for Commercial Property and ends with its return to such premises. But the Time Limitation will not serve to extend coverage beyond the expiration date of this policy; or

1. While in the care, custody or control of a common or contract carrier while in transit to or from the Foreign Coverage Territory.

2. This coverage does not apply to business personal property held for sale in the Foreign Coverage Territory.

3. The coverage provided under this endorsement is extended to apply to Your Business Personal Property during the course of personal travel, if such property is used during the trip to communicate with the described premises identified in the Declarations for Commercial Property. All terms of this endorsement apply to this extension of coverage, and the extension does not increase the Limit of Insurance shown in the Schedule.

C. Covered Causes Of Loss

With respect to the coverage provided under this endorsement, the Covered Causes of Loss are determined by:

1. An applicable Causes Of Loss Form, as indicated in the Schedule, and

2. Endorsements, if any, which supplement or restrict that Causes Of Loss Form, as indicated in the Schedule.

D. Limit Of Insurance

The most we will pay for the coverage provided under this endorsement in any one occurrence, regardless of the number of locations involved, is the Maximum Any One Occurrence Limit of Insurance shown in the Schedule.

Subject to the Maximum Any One Occurrence Limit, the most we will pay for the coverage provided under this endorsement at any one foreign location is the Any One Foreign Location Limit shown in the Schedule.

Subject to the Maximum Any One Occurrence Limit, the most we will pay for the coverage provided under this endorsement for your business personal property while en route to or from the Foreign Coverage Territory is the While en route to or from the Foreign Coverage Territory Limit shown in the Schedule.

This Limits of Insurance shown in the Schedule do not increase the amount of insurance that applies under this policy to Your Business Personal Property.

If any other Additional Coverage or Coverage Extension applies to property also covered under this endorsement, only the coverage with the highest Limit of Insurance will apply to any loss occurrence.

E. Loss Settlement

The value of property and the cost of its repair or replacement will be determined in United States currency based on values and costs in the area of the described premises where Your Business Personal Property is permanently located, and subject to all applicable policy provisions including the Valuation and Loss Payment Conditions.

F. Legal Action Against Us

Any legal action against us, concerning coverage provided under this endorsement, must be commenced in a court of law in the State of North Carolina.

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

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Authorized Representative