State: *District of Columbia* **First Filing Company:** *Crum & Forster Indemnity Company, ...*
TOI/Sub-TOI: *01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)*
Product Name: *2019 Commercial Property Manual Form/Rule Filing*
Project Name/Number: */*

Filing at a Glance

Companies:	Crum & Forster Indemnity Company The North River Insurance Company United States Fire Insurance Company
Product Name:	2019 Commercial Property Manual Form/Rule Filing
State:	District of Columbia
TOI:	01.0 Property
Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Filing Type:	Form
Date Submitted:	11/12/2019
SERFF Tr Num:	CRUM-132148159
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	2019 PROPERTY MANUAL F
Effective Date Requested (New):	02/01/2020
Effective Date Requested (Renewal):	02/01/2020
Author(s):	Joanna Hwang
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State: *District of Columbia* **First Filing Company:** *Crum & Forster Indemnity Company, ...*
TOI/Sub-TOI: *01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)*
Product Name: *2019 Commercial Property Manual Form/Rule Filing*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 11/12/2019
State Status Changed:
Created By: Joanna Hwang
Corresponding Filing Tracking Number: CRUM-132148323

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Joanna Hwang

Filing Description:

On behalf of the listed companies, we are submitting the manual which have updated. We are withdrawing Rules that no longer apply or are no longer in use.

In a companion Forms filing, we are withdrawing the applicable forms that pertain to these Rules that are being withdrawn.

This is for form filing, our corresponding rule filing will be submitted separately.

Please refer to the Explanatory Memorandums which provide further details.

If you have any questions, please feel free to contact me.

Joanna Hwang | State Filing Specialist, Product Management
Crum & Forster
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t + 1.973.490.6724
Joanna.hwang@cfins.com | www.cfins.com

Company and Contact

Filing Contact Information

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973-490-6724 [Phone]

State: *District of Columbia* **First Filing Company:** *Crum & Forster Indemnity Company, ...*
TOI/Sub-TOI: *01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)*
Product Name: *2019 Commercial Property Manual Form/Rule Filing*
Project Name/Number: */*

Filing Company Information

Crum & Forster Indemnity Company 305 Madison Avenue Morristown, NJ 07960 (973) 490-6600 ext. [Phone]	CoCode: 31348 Group Code: 158 Group Name: FEIN Number: 22-2868548	State of Domicile: Delaware Company Type: State ID Number:
The North River Insurance Company 305 Madison Avenue Morristown, NJ 07960 (973) 490-6600 ext. [Phone]	CoCode: 21105 Group Code: 158 Group Name: FEIN Number: 22-1964135	State of Domicile: New Jersey Company Type: State ID Number:
United States Fire Insurance Company 305 MADISON AVENUE MORRISTOWN, NJ 07962 (973) 490-6600 ext. [Phone]	CoCode: 21113 Group Code: 158 Group Name: FEIN Number: 13-5459190	State of Domicile: Delaware Company Type: State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Property Coverage Extension Endorsement Supplemental Schedule Basic Form	FM 600.0.1285	07 19	DEC	Replaced	*Previous Filing Number:*			FM 600.0.1285 07 19_Clean.pdf
							Replaced Form Number:	*FM 600.0.1285 04 13*		
2		Property Coverage Extension Endorsement Supplemental Schedule Deluxe Form	FM 600.0.1286	07 19	DEC	Replaced	*Previous Filing Number:*			FM 600.0.1286 07 19_Clean.pdf
							Replaced Form Number:	*FM 600.0.1286 04 13*		
3		Property Coverage Extension Endorsement Supplemental Schedule Premier Form	FM 600.0.1287	07 19	DEC	Replaced	*Previous Filing Number:*			FM 600.0.1287 07 19_Clean.pdf
							Replaced Form Number:	*FM 600.0.1287 04 13*		
4		Energy Special Endorsement	ENG 00010402	02 05	END	Withdrawn	*Previous Filing Number:*			ENG00010402 02 05 - Energy Special Endorsement_WD.pdf
							Replaced Form Number:			
5		Ordinance or Law Coverage	FM 101.0.1238	10 90	END	Withdrawn	*Previous Filing Number:*			FM 101 0 1238 10 90 - Ordinance or Law_WD.pdf
							Replaced Form Number:			
6		Common Policy Declaration Commercial Lines Policy	FM 101.0.1414	08 94	DEC	Withdrawn	*Previous Filing Number:*			FM 101 0 1414 08 94 - Common Policy Declarations_WD.pdf
							Replaced Form Number:			
7		Common Policy Declarations - Additional Coverage Parts	FM 101.0.1415	08 94	DEC	Withdrawn	*Previous Filing Number:*			FM 101 0 1415 08 94 - Common Policy Declarations - Additional Coverage Parts_WD.pdf
							Replaced Form Number:			
8		Common Policy Conditions (Continued Page 2)	FM 101.0.1417	08 94	DEC	Withdrawn	*Previous Filing Number:*			FM 101 0 1417 08 94 - Common Declarations (continued page)_WD.pdf
							Replaced Form Number:			

State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
9		Common Policy Declarations (Continued Page 3)	FM 101.0.1418	08 94	DEC	Withdrawn	*Previous Filing Number:*			FM 101 0 1418 08 94 - Common Declarations (continued page)_WD.pdf
							Replaced Form Number:			
10		Common Policy Conditions Amendment - Changes	FM 101.0.1419	08 94	DSC	Withdrawn	*Previous Filing Number:*			FM 101 0 1419 08 94 - Common Policy Conditions - Amendment_WD.pdf
							Replaced Form Number:			
11		Parking Garage Deluxe Property Form	FM 135.0.1	12 97	END	Withdrawn	*Previous Filing Number:*			FM 135.0.1 12 97 - Parking Garage Deluxe Property Form_WD.pdf
							Replaced Form Number:			
12		Parking Garage Business Income Coverage Form (And Extra Expense)	FM 135.0.2	08 97	END	Withdrawn	*Previous Filing Number:*			FM 135.0.2 - Parking Garage Business Income Coverage Form (and Extra Expense)_WD.pdf
							Replaced Form Number:			
13		Partial Proof of Loss	FM 600.0.817	07 87	END	Withdrawn	*Previous Filing Number:*			FM 600.0.817 07 87 - Partial Proof of Loss_WD.pdf
							Replaced Form Number:			
14		Elevator Collision	FM 600.0.869	11 87	END	Withdrawn	*Previous Filing Number:*			FM 600.0.869 11 87 - Elevator Collision_WD.pdf
							Replaced Form Number:			
15		Causes Of Loss - Deluxe Form	FM 600.0.871	01 89	END	Withdrawn	*Previous Filing Number:*			FM 600.0.871 01 89 - The Causes of Loss - Deluxe Form_WD.pdf
							Replaced Form Number:			
16		Property Enhancement Endorsement	FM 600.0.900	04 89	END	Withdrawn	*Previous Filing Number:*			FM 600.0.900 04 89 - Property Enhancement Endorsement_WD.pdf
							Replaced Form Number:			

State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
17		Full Value Coverage (Building)	FM 600.0.903	08 89	END	Withdrawn	*Previous Filing Number:*			FM 600.0.903 08 89 - Full Value Coverage Endorsement_WD.pdf
							Replaced Form Number:			
18		Flood Endorsement	FM 600.0.914	06 91	END	Withdrawn	*Previous Filing Number:*			FM 600.0.914 06 91 - Flood Endorsement_WD.pdf
							Replaced Form Number:			
19		Fuel Oil Dealers Extension Endorsement	FM 600.0.956	09 93	END	Withdrawn	*Previous Filing Number:*			FM 600.0.956 09 93 - Fuel Oil Dealers Extension_WD.pdf
							Replaced Form Number:			
20		Deluxe Property Form	FM 600.0.965	03 94	END	Withdrawn	*Previous Filing Number:*			FM 600.0.965 03 94 - Deluxe Property Form_WD.pdf
							Replaced Form Number:			
21		Mold Builder's Deluxe Property Form	FM 600.0.1066	10 96	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1066 10 96 - Deluxe Property Mold Builder's_WD.pdf
							Replaced Form Number:			
22		Molder Builder's Business Income Coverage Form (And Extra Expense)	FM 600.0.1068	10 96	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1068 10 96 - Mold Builder's Business Income Form_WD.pdf
							Replaced Form Number:			
23		Pizza Hut Property Form	FM 600.0.1080	07 97	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1080 07 97 - Pizza Hut Property Form_WD.pdf
							Replaced Form Number:			
24		Deletion Of Earthquake Coverage	FM 600.0.1081	07 97	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1081 07 97 - Deletion of Earthquake Coverage_WD.pdf
							Replaced Form Number:			

State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
25		Pollution Liability Coverage For On Site Pollution	FM 600.0.1083	08 97	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1083 08 97 - Pollutant Liability Coverage for On-site Pollution_WD.pdf
							Replaced Form Number:			
26		Fraternal Organization Extension Endorsement	FM 600.0.1093	09 97	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1093 09 97 - Fraternal Organization Extension Endorsement_WD.pdf
							Replaced Form Number:			
27		Custom Deluxe Coverage Form Contents	FM 600.0.1110	06 98	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1110 06 98 - Custom Deluxe Coverage Form_WD.pdf
							Replaced Form Number:			
28		Custom Deluxe Coverage Form Declarations Only Those Coverages For Which An Entry Is Shown On These Declarations Apply To Your Policy	FM 600.0.1111	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1111 06 98 - Loc Where Cov is Provided, Mortgageholders, Loss Payees, Dec_WD.pdf
							Replaced Form Number:			
29		Custom Deluxe Coverage Form Declarations Coverage at Specified Locations	FM 600.0.1113	01 01	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1113 01 01 - Coverage At Specified Locations Declarations_WD.pdf
							Replaced Form Number:			
30		Custom Deluxe Coverage Form Declarations Coverage At Unspecified Locations	FM 600.0.1114	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1114 06 98 - Coverage At Unspecified Locations Declarations_WD.pdf
							Replaced Form Number:			
31		Custom Deluxe Coverage Form Delcarations Manufacturer's Output Coverage	FM 600.0.1115	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1115 06 98 - Manufacturers Output Coverage Declarations_WD.pdf
							Replaced Form Number:			

State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
32		Custom Deluxe Coverage Form Delcarations Additional Coverages	FM 600.0.1116	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1116 06 98 - Additional Coverage Declarations_WD .pdf
							Replaced Form Number:			
33		Custom Deluxe Coverage Form Delcarations Coverage Extensions	FM 600.0.1117	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1117 06 98 - Coverage Extensions Declarations_WD .pdf
							Replaced Form Number:			
34		Custom Deluxe Coverage Form Delcarations Optional Coverages	FM 600.0.1118	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1118 06 98 - Optional Coverages Declarations_WD .pdf
							Replaced Form Number:			
35		Custom Deluxe Coverage Form Delcarations Optional Coverages	FM 600.0.1119	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1119 06 98 - Peak Season Limit of Insurance Declarations_WD .pdf
							Replaced Form Number:			
36		Custom Deluxe Coverage Form Delcarations Amendments	FM 600.0.1120	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1120 06 98 - Breakdown Exclusions Declarations_WD .pdf
							Replaced Form Number:			
37		Custom Deluxe Coverage Form Delcarations Amendments	FM 600.0.1121	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1121 06 98 - Flood and Water Damage Coverage Declarations_WD .pdf
							Replaced Form Number:			
38		Custom Deluxe Coverage Form Delcarations Amendments	FM 600.0.1122	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1122 06 98 - Earthquake Coverage Declarations_WD .pdf
							Replaced Form Number:			

State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
39		Custom Deluxe Coverage Form Delcarations Business Income Coverage	FM 600.0.1123	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1123 06 98 - Business Income Declarations_WD .pdf
							Replaced Form Number:			
40		Custom Deluxe Coverage Form Delcarations Business Income Coverage Optional Coverages	FM 600.0.1124	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1124 06 98 - Business Income Optional Coverage Declarations_WD .pdf
							Replaced Form Number:			
41		Custom Deluxe Coverage Form Delcarations Business Income Coverage Amendments	FM 600.0.1125	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1125 06 98 - Business Income Coverage Amendments Declarations_WD .pdf
							Replaced Form Number:			
42		Custom Deluxe Coverage Form Delcarations Extra Expense Coverages	FM 600.0.1126	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1126 06 98 - Extra Expense Coverage Declarations_WD .pdf
							Replaced Form Number:			
43		Custom Deluxe Coverage Form Delcarations Extra Expense Coverage Optional Coverages	FM 600.0.1127	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1127 06 98 - Extra Expense Optional Coverages Declarations_WD .pdf
							Replaced Form Number:			
44		Custom Deluxe Coverage Form Delcarations	FM 600.0.1128	06 98	DEC	Withdrawn	*Previous Filing Number:*			FM 600.0.1128 06 98 - Declarations Amendment_WD. pdf
							Replaced Form Number:			
45		Property Coverage Enhancements for Manufacturers	FM 600.0.1142	12 98	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1142 12 98 - Manufacturers Enhancements_ WD.pdf
							Replaced Form Number:			

State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
46		Care Providers Property Coverage Endorsement	FM 600.0.1145	09 99	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1145 09 99 - Care Providers Property Coverage Endorsement_WD.pdf
							Replaced Form Number:			
47		Key Person Replacement Expense Coverage	FM 600.0.1146	09 99	END	Withdrawn	*Previous Filing Number:*			FM 600.0.1146 09 99 - Key Person Replacement Expense Coverage_WD.pdf
							Replaced Form Number:			
48		Manufacturers Coverage Enhancement Endorsement	FM 600.0.1310	05 12	END	Withdrawn	*Previous Filing Number:*			FM 600 0 1310 05 12 - Manufacturers Coverage Enhancement Endt_WD.pdf
							Replaced Form Number:			
49		Condominium Coverage Enhancement Endorsement	FM 600.0.1311	05 12	END	Withdrawn	*Previous Filing Number:*			FM 600. 0.1311 05 12 - Condominium Coverage Enhancement End_WD.pdf
							Replaced Form Number:			
50		Contamination Of Perishable Stock	FS 600.0.1314	05 12	END	Withdrawn	*Previous Filing Number:*			FS 600 0 1314 05 12 - Contamination of Perishable Stock End_WD.pdf
							Replaced Form Number:			
51		Utility Special Endorsement	FS 600.01194	03 06	END	Withdrawn	*Previous Filing Number:*			FS 600.0.1194 03 06 - Utility Special Endorsement_WD.pdf
							Replaced Form Number:			
52		Rural Telecommunications Providers Gold Choice Property Coverage Enhancement Endorsement	FS 600.0.1325	06 14	END	Withdrawn	*Previous Filing Number:*			FS 600 0 1325 06 14 - Rural Tele Providers Gold Choice Prop Cov Enh_WD.pdf
							Replaced Form Number:			

State: *District of Columbia* **First Filing Company:** *Crum & Forster Indemnity Company, ...*
TOI/Sub-TOI: *01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)*
Product Name: *2019 Commercial Property Manual Form/Rule Filing*
Project Name/Number: */*

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
53		Agricultural Special Endorsement	GPP 000 10402	02 05	END	Withdrawn	*Previous Filing Number:*			GPP00010402 02 05 - Agric Special Endorsement_WD.pdf
							Replaced Form Number:			
54		Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form) - Fixed Dollar Deductible	MP 04 005	01 17	END	Withdrawn	*Previous Filing Number:*			MP 04 005 01 17 - EQ Volcanic End (Sub-limit Form) - Fixed Dollar Ded_WD.pdf
							Replaced Form Number:			
55		Earthquake - Volcanic Eruption Coverage Schedule (Fixed Dollar Deductible)	MP 06 004	01 17	DEC	Withdrawn	*Previous Filing Number:*			MP 06 004 01 17 - EQ Volcanic Eruption Schedule (Fixed Dollar Ded)_WD.pdf
							Replaced Form Number:			

Form Type Legend:

ABE	Application/Binder/Enrollment	**ADV**	Advertising
BND	Bond	**CER**	Certificate
CNR	Canc/NonRen Notice	**DEC**	Declarations/Schedule
DSC	Disclosure/Notice	**END**	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	**OTH**	Other

Property Coverage Extension Endorsement Supplemental Schedule

Basic Form

This Schedule is used in conjunction with the Commercial Property Coverage Part Declarations when the Commercial Property Coverage Part includes the Property Coverage Extension Endorsement. This Schedule supplements the Commercial Property Coverage Part Declarations.

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Accounts Receivable		$	25,000	Each Described Premises, Per Occurrence
		$	5,000	Not At Described Premises, Per Occurrence
Automatic Building Increase			2%	
Automatic Your Business Personal Property Increase			4%	
Awnings And Canopies – Permanently Attached		Included in Building Limit		
Brands And Labels		$	10,000	Per Occurrence
Business Income And Extra Expense		$	5,000	Per Occurrence
Computer Fraud		$	5,000	Per Occurrence
Consigned Property		$	5,000	Each Described Premises
Contractual Penalties		$	5,000	Per Occurrence
		$	10,000	Annual Aggregate
Credit Card Invoices		$	5,000	Per Occurrence
Damage To Building From Theft		$	5,000	Per Occurrence
Debris Removal – Covered Property		$	5,000	Each Described Premises, Per Occurrence
Debris Removal – Other Than Covered Property		$	5,000	Per Occurrence
Dependent Properties		$	5,000	Per Occurrence
Electronic Data	Data	$	15,000	Annual Aggregate
Processing Coverage	Equipment	$	25,000	Each Described Premises
	Interruption Of Computer Operations	$	10,000	Annual Aggregate
Employee Dishonesty		$	5,000	Per Occurrence
Erroneous Delivery Of Liquid Products		$	25,000	Per Occurrence
False Pretense		$	1,500	Per Occurrence
Fine Arts – Described Premises		$	10,000	Each Described Premises
Fine Arts – Newly Acquired Locations		$	5,000	Per Occurrence
Fire Department Service Charge		$	5,000	Per Occurrence
Fire Extinguisher Systems Expense		$	5,000	Per Occurrence
Forgery Or Alteration		$	5,000	Per Occurrence
Foundations And Underground Pipes		$	25,000	Per Occurrence
Fuel Storage Tanks And Pumps		$	Included in Building Limit	
Gas Or Oil Contamination		$	25,000	Per Occurrence
Inventory And Appraisal Expense		$	5,000	Per Occurrence
Leased, Loaned Or Rented Tanks And Related Equipment		$	5,000	Per Occurrence
Leasehold Interest – Undamaged Improvements And Betterments		$	15,000	Per Occurrence

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Lessee Changeover - Building		$	25,000	Per Occurrence
Lost Key Consequential Loss		$	2,500	Per Occurrence
Mobile Equipment		$	10,000	Per Occurrence
Money And Securities – Inside The Premises		$	5,000	Per Occurrence
Money And Securities – Outside The Premises		$	2,500	Per Occurrence
Money Orders And Counterfeit Money		$	2,500	Per Occurrence
Newly Acquired Or Constructed Property – Buildings		$	500,000	Each Building
Newly Acquired Or Constructed Property – Your Business Personal Property		$	250,000	Each Building
Ordinance Or Law – Machinery And Equipment		Included in Property Limit		
Ordinance Or Law	Loss To The Undamaged Portion Of The Building	Included in Building Limit		
	Demolition Cost	$	25,000	Per Occurrence
	Increased Cost Of Construction	$	25,000	Per Occurrence
Outdoor Property – Fences/Retaining Walls		$	5,000	Per Occurrence
Outdoor Property – Antennas		$	5,000	Per Occurrence
Outdoor Signs		$	5,000	Per Occurrence
Personal Effects And Property Of Others		$	5,000	Each Described Premises
Pollutant Clean Up And Removal At Described Premises And Non-Owned Premises		$	25,000	Each Premises
		$	50,000	Combined Annual Aggregate
		$	5,000	Deductible Per Occurrence Or Claim
Property In Transit		$	25,000	Per Occurrence
Property In the Open		$	10,000	Per Occurrence
Property Of Others You Transport		$	10,000	Per Occurrence
Property Off-premises		$	10,000	Per Occurrence
Reward Payment – Arson, Theft Or Vandalism		$	2,500	Per Person, Per Occurrence
Spoilage – Includes Breakdown Or Contamination		$	5,000	Each Described Premises
Tank Leakage		$	10,000	Annual Aggregate
Terminal Access Card		$	15,000	Each Described Premises
Transit Business Income		Included in Business Income Limit		
Trees, Shrubs And Plants (Other Than Stock)		$	1,000	Any One Tree, Shrub or Plant
		$	10,000	Per Occurrence
Underground Water And Backup Of Sewers And Drains		$	10,000	Per Occurrence
Utility Services – Direct Damage And Time Element		$	5,000	Per Occurrence
Valuable Papers And Records (Other Than Electronic Data) – Described Premises		$	10,000	Each Described Premises
Valuable Papers And Records (Other Than Electronic Data) - Off Premises		$	5,000	Per Occurrence

The Coinsurance Additional Condition does not apply to the Property Coverage Extensions provided under this Supplemental Schedule.

Property Coverage Extension Endorsement Supplemental Schedule

Deluxe Form

This Schedule is used in conjunction with the Commercial Property Coverage Part Declarations when the Commercial Property Coverage Part includes the Property Coverage Extension Endorsement. This Schedule supplements the Commercial Property Coverage Part Declarations.

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Accounts Receivable		$	100,000	Each Described Premises, Per Occurrence
		$	5,000	Not At Described Premises, Per Occurrence
Automatic Building Increase			2%	
Automatic Your Business Personal Property Increase			4%	
Awnings And Canopies – Permanently Attached		Included in Building Limit		
Brands And Labels		$	25,000	Per Occurrence
Business Income And Extra Expense		$	25,000	Per Occurrence
Computer Fraud		$	25,000	Per Occurrence
Consigned Property		$	25,000	Each Described Premises
Contractual Penalties		$	25,000	Per Occurrence
		$	50,000	Annual Aggregate
Credit Card Invoices		$	25,000	Per Occurrence
Damage To Building From Theft		$	25,000	Per Occurrence
Debris Removal – Covered Property		$	25,000	Each Described Premises, Per Occurrence
Debris Removal – Other Than Covered Property		$	25,000	Per Occurrence
Dependent Properties		$	25,000	Per Occurrence
Electronic Data	Data	$	25,000	Annual Aggregate
Processing Coverage	Equipment	$	100,000	Each Described Premises
	Interruption Of Computer Operations	$	25,000	Annual Aggregate
Employee Dishonesty		$	25,000	Per Occurrence
Erroneous Delivery Of Liquid Products		$	150,000	Per Occurrence
False Pretense		$	1,500	Per Occurrence
Fine Arts – Described Premises		$	25,000	Each Described Premises
Fine Arts – Newly Acquired Locations		$	10,000	Per Occurrence
Fire Department Service Charge		$	10,000	Per Occurrence
Fire Extinguisher Systems Expense		$	10,000	Per Occurrence
Forgery Or Alteration		$	25,000	Per Occurrence
Foundations And Underground Pipes		$	100,000	Per Occurrence
Fuel Storage Tanks And Pumps		$	Included in Building Limit	
Gas Or Oil Contamination		$	50,000	Per Occurrence
Inventory And Appraisal Expense		$	10,000	Per Occurrence
Leased, Loaned Or Rented Tanks And Related Equipment		$	10,000	Per Occurrence
Leasehold Interest – Undamaged Improvements And Betterments		$	50,000	Per Occurrence

Additional Coverages And Coverage Extensions		Limits Of Insurance	
Lessee Changeover – Building		$ 100,000	Per Occurrence
Lost Key Consequential Loss		$ 5,000	Per Occurrence
Mobile Equipment		$ 25,000	Per Occurrence
Money And Securities – Inside The Premises		$ 10,000	Per Occurrence
Money And Securities – Outside The Premises		$ 5,000	Per Occurrence
Money Orders And Counterfeit Money		$ 5,000	Per Occurrence
Newly Acquired Or Constructed Property – Buildings		$ 1,000,000	Each Building
Newly Acquired Or Constructed Property – Your Business Personal Property		$ 500,000	Each Building
Ordinance Or Law – Machinery And Equipment		Included in Property Limit	
Ordinance Or Law	Loss To The Undamaged Portion Of The Building	Included in Building Limit	
	Demolition Cost	$ 100,000	Per Occurrence
	Increased Cost Of Construction	$ 100,000	Per Occurrence
Outdoor Property – Fences/Retaining Walls		$ 10,000	Per Occurrence
Outdoor Property – Antennas		$ 10,000	Per Occurrence
Outdoor Signs		$ 10,000	Per Occurrence
Personal Effects And Property Of Others		$ 10,000	Each Described Premises
Pollutant Clean Up And Removal At Described Premises And Non-Owned Premises		$ 100,000	Each Premises
		$ 100,000	Combined Annual Aggregate
		$ 5,000	Deductible Per Occurrence Or Claim
Property In Transit		$ 50,000	Per Occurrence
Property In the Open		$ 100,000	Per Occurrence
Property Of Others You Transport		$ 50,000	Per Occurrence
Property Off-premises		$ 50,000	Per Occurrence
Reward Payment – Arson, Theft Or Vandalism		$ 10,000	Per Person, Per Occurrence
Spoilage – Includes Breakdown Or Contamination		$ 10,000	Each Described Premises
Tank Leakage		$ 25,000	Annual Aggregate
Terminal Access Card		$ 75,000	Each Described Premises
Transit Business Income		Included in Business Income Limit	
Trees, Shrubs And Plants (Other Than Stock)		$ 2,500 $ 25,000	Any One Tree, Shrub or Plant Per Occurrence
Underground Water And Backup Of Sewers And Drains		$ 25,000	Per Occurrence
Utility Services – Direct Damage And Time Element		$ 10,000	Per Occurrence
Valuable Papers And Records (Other Than Electronic Data) – Described Premises		$ 25,000	Each Described Premises
Valuable Papers And Records (Other Than Electronic Data) - Off Premises		$ 5,000	Per Occurrence

The Coinsurance Additional Condition does not apply to the Property Coverage Extensions provided under this Supplemental Schedule.

Property Coverage Extension Endorsement Supplemental Schedule

Premier Form

This Schedule is used in conjunction with the Commercial Property Coverage Part Declarations when the Commercial Property Coverage Part includes the Property Coverage Extension Endorsement. This Schedule supplements the Commercial Property Coverage Part Declarations.

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Accounts Receivable		$	100,000	Each Described Premises, Per Occurrence
		$	5,000	Not At Described Premises, Per Occurrence
Automatic Building Increase			2%	
Automatic Your Business Personal Property Increase			4%	
Awnings And Canopies – Permanently Attached		Included in Building Limit		
Brands And Labels		$	25,000	Per Occurrence
Business Income And Extra Expense		$	125,000	Per Occurrence
Computer Fraud		$	25,000	Per Occurrence
Consigned Property		$	25,000	Each Described Premises
Contractual Penalties		$	25,000	Per Occurrence
		$	50,000	Annual Aggregate
Credit Card Invoices		$	25,000	Per Occurrence
Damage To Building From Theft		$	25,000	Per Occurrence
Debris Removal – Covered Property		$	25,000	Each Described Premises, Per Occurrence
Debris Removal – Other Than Covered Property		$	25,000	Per Occurrence
Dependent Properties		$	25,000	Per Occurrence
Electronic Data	Data	$	25,000	Annual Aggregate
Processing Coverage	Equipment	$	125,000	Each Described Premises
	Interruption Of Computer Operations	$	25,000	Annual Aggregate
NOTE: The 1000 foot limitation under the EDP Property Coverage Extension does not apply.				
Employee Dishonesty		$	25,000	Per Occurrence
Erroneous Delivery Of Liquid Products		$	150,000	Per Occurrence
False Pretense		$	1,500	Per Occurrence
Fine Arts – Described Premises		$	25,000	Each Described Premises
Fine Arts – Newly Acquired Locations		$	10,000	Per Occurrence
Fire Department Service Charge		$	10,000	Per Occurrence
Fire Extinguisher Systems Expense		$	10,000	Per Occurrence
Forgery Or Alteration		$	25,000	Per Occurrence
Foundations And Underground Pipes		$	125,000	Per Occurrence
Fuel Storage Tanks And Pumps		$	Included in Building Limit	
Gas Or Oil Contamination		$	75,000	Per Occurrence
Inventory And Appraisal Expense		$	15,000	Per Occurrence
Leased, Loaned Or Rented Tanks And Related Equipment		$	15,000	Per Occurrence
Leasehold Interest – Undamaged Improvements And		$	50,000	Per Occurrence

Additional Coverages And Coverage Extensions		Limits Of Insurance	
Betterments			
Lessee Changeover - Building		$ 100,000	Per Occurrence
Lost Key Consequential Loss		$ 5,000	Per Occurrence
Mobile Equipment		$ 25,000	Per Occurrence
Money And Securities – Inside The Premises		$ 10,000	Per Occurrence
Money And Securities – Outside The Premises		$ 5,000	Per Occurrence
Money Orders And Counterfeit Money		$ 5,000	Per Occurrence
Newly Acquired Or Constructed Property – Buildings		$ 1,000,000	Each Building
Newly Acquired Or Constructed Property – Your Business Personal Property		$ 500,000	Each Building
Ordinance Or Law – Machinery And Equipment		Included in Property Limit	
Ordinance Or Law	Loss To The Undamaged Portion Of The Building	Included in Building Limit	
	Demolition Cost	$ 100,000	Per Occurrence
	Increased Cost Of Construction	$ 100,000	Per Occurrence
Outdoor Property – Fences/Retaining Walls		$ 10,000	Per Occurrence
Outdoor Property – Antennas		$ 10,000	Per Occurrence
Outdoor Signs		$ 15,000	Per Occurrence
Personal Effects And Property Of Others		$ 10,000	Each Described Premises
Pollutant Clean Up And Removal At Described Premises And Non-Owned Premises		$ 125,000	Each Premises
		$ 125,000	Combined Annual Aggregate
		$ 5,000	Deductible Per Occurrence Or Claim
Property In Transit		$ 50,000	Per Occurrence
Property In the Open		$ 100,000	Per Occurrence
Property Of Others You Transport		$ 50,000	Per Occurrence
Property Off-premises		$ 50,000	Per Occurrence
Reward Payment – Arson, Theft Or Vandalism		$ 10,000	Per Person, Per Occurrence
Spoilage – Includes Breakdown Or Contamination		$ 15,000	Each Described Premises
Tank Leakage		$ 25,000	Annual Aggregate
Terminal Access Card		$ 75,000	Each Described Premises
Transit Business Income		Included in Business Income Limit	
Trees, Shrubs And Plants (Other Than Stock)		$ 2,500	Any One Tree, Shrub or Plant
		$ 25,000	Per Occurrence
Underground Water And Backup Of Sewers And Drains		$ 25,000	Per Occurrence
Utility Services – Direct Damage And Time Element		$ 10,000	Per Occurrence
Valuable Papers And Records (Other Than Electronic Data) – Described Premises		$ 25,000	Each Described Premises
Valuable Papers And Records (Other Than Electronic Data) - Off Premises		$ 5,000	Per Occurrence

The Coinsurance Additional Condition does not apply to the Property Coverage Extensions provided under this Supplemental Schedule.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENERGY SPECIAL ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10 (04-2002)

SCHEDULE OF ENHANCEMENTS
(If applicable special limits shown)

1) 1000 Feet Extension
2) Rail Extension
3) Property In The Open $100,000
4) Property Not Covered
5) Fire Department Service/Hazardous Material Response Charge $5,000
6) Pollutant Cleanup and Removal Coverage $100,000
7) Above Ground Tanks Pollutant Cleanup and Removal Coverage $100,000
8) Newly Acquired or Constructed Property Coverage $1,000,000/$500,000
9) Valuable Papers Coverage $25,000
10) Property Off Premises Coverage $50,000
11) Outdoor Property Coverage $10,000/$1,000
12) Accounts Receivable Coverage $25,000
13) Signs Coverage $10,000
14) Replacement Cost Enhancement
15) Stock Definition Extension
16) Energy Stock Valuation
17) Change in Condition or Grade
18) Tank Leakage Coverage $25,000
19) Terminal Access Card Coverage $25,000/$50,000
20) Gas and Oil Contamination Coverage $25,000/$50,000
21) Erroneous Delivery of Liquid Products Coverage $25,000/$50,000
22) Property in Transit Coverage $50,000
23) Building Ordinance Coverage $100,000
24) Depositors Forgery $5,000
25) Fidelity - Limited $25,000
26) Money, Securities, Check, & Stamp Coverage $5,000
27) Money Orders & Counterfeit Paper Coverage $5,000
28) Computer Equipment Coverage $100,000
29) Electronic Data Coverage $50,000
30) Contract Penalty Clause Coverage $25,000/$50,000
31) Extra Expense $15,000
32) Deductible Enhancement

These special coverages are not subject to the coinsurance condition, but are subject to all other policy terms and conditions.

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DETAILS OF THESE SPECIAL COVERAGES ARE AS FOLLOWS:

1) <u>1000 FEET EXTENSION</u>

A. COVERAGE – 1. Covered Property – a. Building is amended as follows:

(5)(b) Materials, equipment, supplies and temporary structures, on or within <u>1000</u> feet of the described premises, used for making additions, alterations or repairs to the building or structure.

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property is amended as follows:

b. Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within <u>1000</u> feet of the described premises…

A. COVERAGE – 1. Covered Property – c. Personal Property of Others is amended as follows:

c.(2) Located in or on the building described in the Declarations, in the open, (or in a vehicle) within <u>1000</u> feet of the described premises.

A. COVERAGE – 5. Coverage Extensions is amended as follows:

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within <u>1000</u> feet of the described premises.

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS is amended as follows:

2.c.(1) If the property is located on or within <u>1000</u> feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or

2) <u>RAIL EXTENSION</u>

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property - The following is added:

(8) Owned and leased railroad sidetrack at the premises described.

(9) Owned and leased rolling "stock" at the premises described, only if schedule describing each item and stating the applicable limit of insurance is submitted prior to effective date of coverage.

The covered causes of loss for this property are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section G, Definitions.

A. COVERAGE – 5. Coverage Extensions – a. Newly Acquired or Constructed Property - The following is added to (1):

(c) Newly acquired owned or leased rail cars.

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS – The following is added:

6. Coverage for owned and leased railroad sidetrack at the described premises is limited to physical loss or damage resulting directly from derailment of rolling "stock".

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3) PROPERTY IN THE OPEN

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property - The following is added:

For coverage to be in effect for your Business Personal Property in the Open, you must submit to us a schedule describing the property in the open, describing the premises and stating the value of the property. The most we will pay in any one loss or occurrence is $100,000 regardless if the value of the property exceeds that sum.

The covered causes of loss for property in the open are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section G, Definitions.

4) PROPERTY NOT COVERED

A. COVERAGE – 2. Property Not Covered - Subparagraph c. is deleted and replaced by the following:

c. Autos, vehicles and trailers;(see paragraph 5.f. Coverage Extensions NON-OWNED Detached Trailers Coverage)

A. COVERAGE - 2. Property Not Covered - Subparagraph l. is deleted and replaced by the following:

l. Retaining walls that are not part of the building. This paragraph does not apply to retaining walls or dikes for bulk tank overflow protection, provided you have included that value for this property in your limits. The covered causes of loss for walls or dikes built for bulk tank overflow protection are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section G, Definitions.

5) FIRE DEPARTMENT SERVICE/HAZARDOUS MATERIALS RESPONSE CHARGE

A. COVERAGE – 4. Additional Coverages – c. Fire Department Service Charge is deleted and replaced by the following:

c. When the fire department or hazardous materials response unit is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $5,000 for your liability for the fire department or hazardous materials service charges:

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

(2) Required by local ordinance.

No deductible applies to this Additional Coverage.

6) POLLUTANT CLEANUP AND REMOVAL

A. COVERAGE – 4. Additional Coverages – d. Pollutant Cleanup and Removal, the third paragraph, is amended as follows:

The most we will pay under this Additional Coverage is $100,000 in covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy. A Deductible, in the amount of $5,000, applies to all loss or damage in any one occurrence or claim for this Additional Coverage instead of the deductible shown in the Declarations. The expenses will be paid only if the loss is reported to us within 120 hours of the date on which the covered cause of loss occurs.

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7) ABOVE GROUND TANKS POLLUTANT CLEANUP AND REMOVAL COVERAGE EXTENSION

A. COVERAGE – 4. Additional Coverages - d. Pollutant Cleanup and Removal - The following is added:

We will also pay your expenses to extract "pollutants" from land or water at locations you do not own, rent, lease or occupy if the "pollutants" are from an above ground storage tank owned by you for storage of a liquid product. The discharge, dispersal, seepage, migration, release or escape of the "pollutants" must be caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if the loss is reported to us within 120 hours of the date on which the covered cause of loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". However, we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage is $100,000 in covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy. A Deductible, in the amount of $5,000, applies to all loss or damage in any one occurrence or claim for this Additional Coverage instead of the deductible shown in the Declarations

8) NEWLY ACQUIRED OR CONSTRUCTED PROPERTY

A. COVERAGE – 5. Coverage Extensions – a. Newly Acquired or Constructed Property – the last sentence(s) of Subparagraphs (1) & (2)(a) are amended as follows:

(1) (applies to Building) … The most we will pay for loss or damage under this Extension is $1,000,000 at each building.

(2) (applies to Your Business Personal Property) … The most we will pay for loss or damage under this Extension is $500,000 at each building.

9) VALUABLE PAPERS AND RECORDS (OTHER THAN ELECTRONIC MEDIA)

A. COVERAGE – 5. Coverage Extensions – Valuable Papers and Records – subparagraph (4) is amended as follows:

(4)…The most we will pay under this Extension is $25,000 at each described premise, unless a higher limit is shown in the Declarations.

10) PROPERTY OFF PREMISES

A. COVERAGE – 5. Coverage Extensions – d. Property Off-Premises – subparagraph (3) is amended as follows:

(3)…The most we will pay for loss or damage under this Extension is $50,000.

11) OUTDOOR PROPERTY

A. COVERAGE – 5. Coverage Extensions – e. Outdoor Property is amended as follows:

The most we will pay for loss or damage under this Extension is $10,000, but not more than $1,000 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

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12) ACCOUNTS RECEIVABLE

A. COVERAGE – 5. Coverage Extensions - The following is added:

g. Accounts Receivable

You may extend the insurance that applies to Your Business Personal Property to apply to your records of balances owed you by customers while the records are located in or on the building described in the Declarations, or in the open (or in a vehicle) within 1000 feet of the described premises. We will pay the following when they result from loss or damage to these records:

(1) Sums owed you by customers, which you cannot collect;

(2) Interest charges you must pay on loans obtained to offset impaired collections;

(3) That part of your collection costs that exceeds your normal costs;

(4) Other costs you reasonably incur to restore your records.

The most we will pay in any one loss occurrence is $25,000.

13) SIGNS

C. LIMITS OF INSURANCE, second paragraph, is amended as follows:

The most we will pay for loss or damage to outdoor signs attached to buildings is $10,000 per sign in any one occurrence.

14) REPLACEMENT COST ENHANCEMENT

G. OPTIONAL COVERAGES - 3. Replacement Cost, Subparagraph d. is deleted and replaced by the following:

d. For covered loss or damage exceeding $15,000, we will not pay on a replacement cost basis:

(1) Until the lost or damaged property is actually repaired or replaced; and

(2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

15) STOCK DEFINITION

H. DEFINITIONS - 3. Stock - The following is added:

3. … "Stock" also includes "stock" owned by others and held under a storage contract or specific agreement in trust.

16) ENERGY STOCK VALUATION

E. LOSS CONDITIONS – 7. Valuation – The following is added:

f. In the event of loss or damage, we will determine the value of covered energy ""stocks" owned by you and owned by others, as follows:

(1) "Stock" you have not sold: at the market value of similar grades and kinds as of the time of loss;

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(a) At the place of loss, if it is a terminal market; or

(b) At an industry recognized commodity market, if the place of loss is not a terminal market.

Less unincurred expenses such as:

(c) Commissions

(d) Loading and unloading charges; and

(e) Freight, at the established tariff rates between the place of loss and the terminal market where you usually sell your "stock".

(f) If the loss or damage occurs while the terminal market or commodity market is closed, the market value will be the value established at closing of the terminal market or commodity market on the preceding market day before the loss.

(2) "Stock" you have sold but not delivered: at the selling price less discounts and expenses you otherwise would have had.

17) <u>CHANGE IN CONDITION OR GRADE</u>

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. B. EXCLUSIONS Subparagraph 2.d. (2) is deleted and replaced by:

(2) Rust, corrosion, fungus, decay, deterioration, spoilage, hidden or latent defect or any quality in property that causes it to damage or destroy itself, or change its condition or grade.

18) <u>TANK LEAKAGE COVERAGE</u>

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS – The following is added:

5. We will pay for the loss of liquids from above ground tanks caused by or resulting from the sudden breakage, failure or malfunction of the tank or its apparatus. We will not pay for loss of liquids from above ground tanks due to repeated leakage or seepage, or for any inventory shortage. The most we will pay is $25,000 for loss or damage of liquids occurring during each separate 12-month period of this policy.

19) <u>TERMINAL ACCESS CARD COVERAGE</u>

A. COVERAGE – 4. Additional Coverages – The following is added:

g. Terminal Access Card Coverage

We will pay for loss of Your Business Personal Property or Business Personal Property of Others in your care, custody, or control caused by use of a terminal access card that has been lost, stolen or obtained by kidnapping. A terminal access card is defined as an imprinted card, key or other locking device used by an authorized person which permits access for the purpose of activating a fuel pump which is otherwise locked. The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

This limit is in addition to the Limit of Insurance shown in the Declarations.

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20) GAS AND OIL CONTAMINATION COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

h. Gas and Oil Contamination Coverage

We will pay for contamination of your liquid petroleum products at the described premises caused by water as described in CAUSES OF LOSS – SPECIAL FORM CP 10 30, paragraph B.1.g. (1). The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

21) ERRONEOUS DELIVERY OF LIQUID PRODUCTS COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

i. Erroneous Delivery of Liquid Products Coverage

(1) We will pay for the loss of your liquid products or liquid products of others in your care, custody and control, which become unusable and/or are destroyed due to the erroneous introduction of a liquid product into another.

(2) The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

22) PROPERTY IN TRANSIT

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. F. ADDITIONAL COVERAGE EXTENSIONS is amended as follows:

1. Property in Transit. This extension applies only to your personal property to which this form applies or property of others transported by you (other than property in the care, custody or control of your salespersons).

a. Covered property must be in transit more than 1000 feet from the described premises.

c. The most we will pay for loss or damage under this Extension is $50,000.

23) INCREASED COST OF CONSTRUCTION

A. COVERAGE – 4. Additional Coverages – paragraph e – subparagraph (6) limit of insurance is amended to $100,000 in any one loss.

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24) DEPOSITORS FORGERY

A. COVERAGE – 4. Additional Coverages - The following is added:

j. Depositors Forgery

(1) We will pay for the loss you sustain because a written promise or order to pay money is forged or altered. (Examples of such promises or orders are checks, drafts, promissory notes and bills of exchange.)

We will pay for this loss whether the promise or order is:

(a) made by or drawn by you;

(b) drawn upon you; or

(c) made or drawn by an agent of yours

(2) We will also pay for loss to the bank in which you have a checking or savings account and which is included in your proof of loss and the respective interests of each may appear.

(3) The most we will pay under this extension for any one occurrence is $5,000. All loss caused by one or more person, and involving a single act or series of acts, is considered one occurrence.

This limit is in addition to the Limit of Insurance shown in the Declarations.

25) FIDELITY - LIMITED

A. COVERAGE – 4. Additional Coverages – The following is added:

k. Fidelity - Limited

(1) We will pay for direct loss of or damage to Business Personal Property, including money and securities, resulting from dishonest or fraudulent acts committed by any of your employees acting alone or in collusion with other persons (except you or your partner) while they work for you and for 30 days after they leave your employment, with manifest intent to:

(a) Cause you to sustain loss or damage; and also

(b) Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions, or other employee benefits earned in the normal course of employment) for:

(i) Any employee; or

(ii) Any other person or organization.

(2) We will not pay for loss or damage:

(a) Resulting from any dishonest or criminal act that you or any of your partners commit whether acting alone or in collusion with other persons.

(b) The only proof of which as to its existence or amount is an inventory computation or a profit and loss computation.

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(3) The most we will pay for loss or damage in any one occurrence is $25,000. All loss or damage caused by one or more persons, and involving a single act or series of acts, is considered one occurrence.

(4) We will pay only for loss or damage you sustain through acts committed or occurring during the policy period. Regardless of the number of years this policy or subsequent renewals remain in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

(5) Immediately upon discovery by you, or any of your partners, officers or directors not in collusion with the employee, that an employee has committed a dishonest or fraudulent act, we will not pay for any loss or damage due to further acts by the same employee.

We will pay only for covered loss or damage discovered no later than ninety (90) days from the end of the policy period.

This limit is in addition to the Limit of Insurance shown in the Declarations.

26) <u>MONEY, SECURITIES, CHECKS AND STAMPS</u>

A. COVERAGE - 4. Additional Coverages – The following is added:

l. Money, Securities, Checks and Stamps

(1) We cover money, securities, checks and stamps you use in your business as shown by your records. We cover them while they are contained in the building at a location we cover. We also cover them while they are being carried to or from a covered location. We cover such property against loss from a cause of loss we cover applying to Your Business Personal Property at the location.

(2) We do not cover any loss caused by or resulting from:

(a) forgery;

(b) alterations;

(c) the giving or surrendering of checks or money in exchange or purchase; or

(d) accounting or arithmetic errors or omissions.

Our limit of liability for this coverage is $5,000 in any one loss. This limit is in addition to the Limit of Insurance shown in the Declarations.

27) <u>MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY</u>

A. COVERAGE – 4. Additional Coverages – The following is added:

m. Money Orders and Counterfeit Paper Currency

We will pay for loss due to the acceptance in good faith, in exchange for merchandise, money or services, of any post office or express money order, issued or purported to have been issued by any post office or express company, if such money order is not paid upon presentation, or due to the acceptance in good faith in the regular course of business of counterfeit United States or Canadian paper currency.

Our limit of liability for this coverage is $5,000 in any one loss. This limit is in addition to the Limit of Insurance shown in the Declarations.

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28) COMPUTER EQUIPMENT COVERAGE

A. COVERAGE – 5. Coverage Extensions – The following is added:

h. Computer Coverage

We will cover your computer equipment, media, data and programs up to a total limit of $100,000 per location. We will cover direct physical loss or damage to computer equipment, media, data, and programs, which you own, lease or rent from others or for which you are legally responsible. We will pay the replacement cost of reproducing lost data or accidentally erased data, programs, documentation and source materials provided you actually replace or reproduce them.

CAUSES OF LOSS – SPECIAL FORM CP 1030 Exclusions (B.1.e), (B.2.a) and (B.2.d. (6)) shall not apply to this computer coverage.

29) ELECTRONIC DATA COVERAGE

A. COVERAGE – 4. Additional Coverages – subparagraph f.(4) limit of insurance is amended to $50,000 for all loss or damage sustained in any one policy year.

30) CONTRACT PENALTY CLAUSE COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

n. Contract Penalty Clause Coverage

(1) We will pay the contractual penalties you are required to pay to your customers as a result of any clause in your contracts for failure to timely deliver your product according to the contract terms. The penalties must solely result from direct physical loss or damage by a covered cause of loss to covered property.

(2) The most we will pay for penalties for all contracts in any one occurrence is $25,000. We will not pay more than $50,000 under this coverage extension for the sum of all covered losses occurring during each separate 12-month period of this policy. This limit is in addition to the Limit of Insurance shown in the Declarations.

31) EXTRA EXPENSE, EXPEDITING EXPENSE AND LOSS ADJUSTMENT EXPENSE

A. COVERAGE - 5. Coverage Extensions – The following is added:

i. Extra Expense, Expediting Expense and Loss Adjustment Expense

(1) When a loss covered by this policy occurs, we will pay the Extra Expense you necessarily incur to continue or resume normal business operations. We will pay only that part of the total expense that exceeds the amount that ordinarily would have been incurred to conduct your business. We will not be liable for any longer period than is required to rebuild, repair or replace the damaged property. This period is not limited by the expiration date of the policy.

(2) We will also pay the reasonable cost you incur to expedite repairs to covered property. This includes payment of overtime wages and the extra cost of express or other rapid means of transportation.

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(3) We will also pay the extra wages you pay your employees for preparing inventories and other loss data for completing your proof of loss. We do not cover any other expenses incurred in preparing or submitting claims.

(4) The Special Exclusions in Cause of Loss Special Form CP 10 30 that apply to the Business Income (And Extra Expense) Coverage Form CP 00 30 shall apply to this coverage.

(5) We will not pay more than $15,000 in any one occurrence. There is no deductible applied to this coverage.

32) <u>DEDUCTIBLE ENHANCEMENT</u>

D. DEDUCTIBLE – The following is added:

Under the Commercial Property and Inland Marine Coverages provided in this policy, in the event that more than one Deductible is applicable to the same occurrence, only the largest Deductible will be applied.

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THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

ORDINANCE OR LAW COVERAGE

This endorsement modifies insurance provided under the following:
BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM

A. If a Covered Cause of Loss occurs to covered Building property, we will pay:

1. For loss or damage caused by enforcement of

a. Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;

b. Regulates the construction of repair of buildings, or establishes zoning or land use requirements at the described premises; and

c. Is in force at the time of loss.

2. The increased cost to repair, rebuild or construct the property caused by the enforcement of building, zoning or land use ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.

3. The cost to demolish and clear the site of undamaged parts of the property caused by enforcement of the building, zoning or land use ordinance or law.

B. However, we will not pay under this endorsement for the costs associated with the enforcement of any 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".

C. We will not pay for increased construction costs under this endorsement.

1. Until the property is actually repaired or replaced, at the same premises or elsewhere; and

2. Unless the repairs or replacements are made as soon as reasonably possible after the loss or damage, not to exceed 2 years. We may extend this period in writing during the 2 years.

D. We will not pay more:

1. If the same property is repaired or replaced on the same premises, than the amount you actually spend to:

a. Demolish and clear the site; and any ordinance or law that:

b. Repair, rebuild or construct the property but not for more than property of the same height, floor area and style on the same premises.

2. If the property is not repaired or replaced on the same premises, then:

a. The amount you actually spend to demolish and clear the site of the described premises; and

b. The cost to replace, on the same premises, the damaged or destroyed property with other property:

(1) Of comparable material and quality;

(2) Of the same height, floor area, and style; and

(3) Used for the same purpose.

3. For all loss or damage in any occurrence than the Limit of Insurance applicable to the covered Building property.

E. The terms of this endorsement apply separately to each building to which the endorsement applies.

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COMMON POLICY DECLARATION COMMERCIAL LINES POLICY

Policy Issued By: A Stock Company: Policy No.:

Producer's Name and Address: Producer's Code: Renewal Of:

Named Insured Mailing Address:

Policy Period: From_____ to _____
at 12:01 A.M. Standard Time at your mailing address shown above.

Business Description:

In return for the payment of the premium and subject to all the terms of this policy, we agree to provide the insurance as stated in this policy. This policy consists of the following coverage parts for which a premium is indicated.

This premium may be subject to adjustment.

Coverage Part	Coverage Part Symbols	Premium
Commercial Property Coverage Part		$
Commercial Inland Marine Coverage Part		$
Commercial Crime Coverage Part		$
Commercial Auto Coverage Part		$
Commercial General Liability Coverage Part		$
Additional Coverage Part(s)		$
Premium for this policy		$
Add for attached companion policies		$
Total premium		$

Premium shown is payable: $_____ at inception; $_____ each anniversary

Any premium shown in the Declarations for a Policy Period extending beyond one year was computed based on rates in effect at the time the policy was issued. At each renewal, continuation, or anniversary, date of this policy, we will compute the premium for each Coverage Part in accordance with our rates and rules then in effect. Exceptions, if any, are:

Audit required for [ ] GL [ ] Auto [ ] Inland Marine [ ] Other _____
Annual or [ ] _____

Forms(s) and Endorsement(s) applicable to all Coverage Parts and made a part of this policy at time of issue:

Countersigned: _____ By: _____
Date Authorized Representative

These Declarations together with the Common Policy Conditions, Coverage Part Declarations, Coverage Form(s) and forms and endorsements, if any, issued to form a part thereof, complete the above numbered policy.

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THIS COMMON POLICY DECLARATIONS EXTENSION CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.

COMMON POLICY DECLARATIONS – ADDITIONAL COVERAGE PARTS

Additional Coverage Parts	Coverage Part Symbol	Premium

ADDITIONAL COVERAGE PART(S) TOTAL PREMIUM _____

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Crum&Forster Insurance

COMMON POLICY CONDITIONS (Continued Page 2)

The persons or organizations shown below are those persons or organization for whom coverage is provide under this policy. However, any person or organization shown below is a Named Insured in this policy:

1. only under a Coverage Part specifically listed below as applicable to that person or organization, and

2. only to the extent insurance is provided that Named Insured in the listed Coverage Part.

Insured No.	Person and/or Organization	Listed Coverage Parts

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*** For explanation of Coverage Part Symbols, see Page 1 and other pages of the Common Policy Declarations**

Crum&Forster Insurance

COMMON POLICY DECLARATIONS (Continued Page 3)

Insured No.	Person and/or Organization	Listed Coverage Parts

WITHDRAWN

*** For explanation of Coverage Part Symbols, see Page 1 and other pages of the Common Policy Declarations**

Crum&Forster Insurance

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMON POLICY CONDITIONS AMENDMENT – CHANGES

The CHANGES Common Policy Condition is replaced by the following:

> This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations has authorized its designee or authorized representative identified below to make changes in the terms of this policy, if those changes are made with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

This designee or authorized representative of the first Named Insured is as follows:

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PARKING GARAGE DELUXE PROPERTY FORM

The Limits of Insurance stated for the following subjects of insurance are granted by us as additions to your insurance program without any premium change. These Limits of Insurance apply separately at each of your premises. Unless otherwise noted these limits apply per occurrence.

When you purchase additional Limits of Insurance for any Subject of Insurance, the Limits of insurance stated in the Declarations will be in addition to what we have granted below.

Limits of Insurance	Subjects of Insurance
$500,000	Newly Acquired or Constructed Buildings
$250,000	Newly Acquired Business Personal Property
$250,000	Building Ordinance or Law
$25,000	Sewer and Drain Backup
$25,000	Business Interruption and Extra Expense
$25,000	Consequential Loss
$25,000	Power Interruption
$25,000	Property Off Premises
$25,000	Contract Penalty Clause
$25,000	Personal Property of Others
$25,000	Electronic Data Processing Equipment and Media
$25,000	Pollutant Clean Up and Removal
$25,000	Outdoor Property
$15,000	Debris Coverages
$15,000	Valuable Papers and Records - Cost of Research
$15,000	Accounts Receivable
$15,000	Off Premises Services
$10,000	Outdoor Signs
$10,000	Fire Department Service Charge
$10,000	Theft of Precious Metals
$10,000	Fine Arts
$5,000	Personal Effects
$5,000	Employee Dishonesty
$5,000	Temperature-Humidity Change
$5,000	Reward
$5,000	Inventory or Appraisal
$5,000	Property in Transit, on Exhibition or in Custody of Salespersons

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$2,500	Fire Protection System Recharge

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$2,500	Money and Securities
$2,500	Counterfeit Money and Money Orders
$2,500	Theft of Fur Garments
$2,500	Theft of Jewelry
$2,500	Theft of Telephone or Dataline Services
$1,000	Stamps, Tickets and Lottery Tickets
$1,000	Lost Key Consequential Loss
Incl	Glass
Incl	Brand and Label
Incl	Expanded Premises Boundary

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to the DEFINITIONS Sections of this form and other forms in this policy.

SECTION I. - DELUXE BUILDING AND PERSONAL PROPERTY COVERAGE FORM

A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this Section A.1. and limited in A.2., Property Not Covered, if a Limit of Insurance is shown in the Declarations for that type of property.

a. Building, meaning the building or structure described in the Declarations, including:

(1) Completed additions;

(2) Fixtures, including outdoor fixtures;

(3) Permanently installed:

(a) Machinery; and

(b) Equipment;

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(4) Personal property owned by you that is used to maintain or service the building or structure or its premises, including:

(a) Fire protective equipment;

(b) Outdoor furniture;

(c) Floor coverings; and

(d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;

(5) If not covered by other insurance:

(a) Additions under construction, alterations and repairs to the building or structure;

(b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the property line of the described premises, used for making additions, alterations or repairs to the building or structure.

b. Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises, consisting of the following unless otherwise specified in the Declarations or on the 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

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(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.

c. Personal Property of Others that is:

(1) In your care, custody or control; and

(2) Located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises.

2. Property Not Covered

Covered Property does not include:

a. Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside of buildings;

b. Automobiles held for sale;

c. Bridges, roadways, walks, patios or other paved surfaces;

d. Contraband, or property in the course of illegal transportation or trade;

e. The cost of excavations, grading backfilling or filling;

f. Foundations of buildings, structures, machinery or boilers if their foundations are below:

(1) The lowest basement floor; or

(2) The surface of the ground, if there is no basement;

g. Land (including land on which the property is located), water, growing crops or lawns;

h. Bulkheads, pilings, piers, wharves or docks;

i. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;

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j. Retaining walls that are not part of a building;

k. Underground pipes, flues or drains;

l. Vehicles or self-propelled machines (including aircraft or watercraft) that:

(1) Are licensed for use on public roads; or

(2) Are operated principally away from the property line of the described premises.

This paragraph does not apply to:

(1) Vehicles or self-propelled machines or autos you manufacture, process or warehouse;

(2) Vehicles or self-propelled machines, other than autos, you hold for sale; or

(3) Rowboats or canoes out of water at the described premises;

m. Grain, hay, straw or other crops while outside of buildings

3. Covered Causes of Loss

See Section II Deluxe Causes of Loss Form.

4. Additional Coverages

a. Debris Coverages

(1) We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

(2) The most we will pay under this Additional Coverage is 25% of:

(a) The amount we pay for the direct physical loss of or damage to Covered Property; plus

(b) The deductible in this policy applicable to that loss or damage.

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but if:

(c) The sum of direct physical loss or damage and debris removal expenses exceed the Limits of Insurance; or

(d) The debris removal expenses exceed the amount payable under the 25% limitation in the Debris Removal Additional Coverage, we will pay up to an additional $15,000 for each location in any one occurrence.

(3) This Additional Coverage does not apply to costs to:

(a) Extract "pollutants" from land or water; or

(b) Remove, restore or replace polluted land or water.

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 30 days after the property is first moved.

Payment under this coverage part will not increase the applicable Limit of Insurance.

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $10,000 for your liability for fire department service charges:

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

(2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

d. Pollutant Clean Up and Removal

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We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is $25,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

5. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises.

A Coinsurance percentage of 80% or more or, a Value Reporting period symbol must be shown in the Declarations, but the Additional Condition, Coinsurance, does not apply to these extensions unless otherwise noted.

a. Newly Acquired or Constructed Property

(1) You may extend the insurance that applies to Building to apply to:

(a) Your new buildings while being built on the described premises; and

(b) Buildings you acquire at locations, other than the described premises, intended for:

(i) Similar use as the building described in the Declarations; or

(ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is $500,000 at each building.

(2) You may extend the insurance that applies to Your Business

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Personal Property to apply to that property at any location you acquire other than at tradeshows, fairs or exhibitions.

The most we will pay for loss or damage under this Extension is $250,000 at each building.

(3) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

(a) This policy expires.

(b) 180 days expire after you acquire or begin to construct the property; or

(c) You report values to us.

We will charge you additional premium for values reported from the date construction begins or you acquire the property.

If you have purchased Business Income Insurance from us, the Business Income Coverage Form A. Coverage, 4. Coverage Extension is amended as follows:

b. The limit of $100,000 is increased to $125,000.

c. (2) "30 days" is changed to "180 days".

b. Personal Effects

You may extend the insurance that applies to Your Business Personal Property to apply to personal effects owned by you, your officers, your partners or your employees.

The most we will pay for loss or damage under this Extension is $5,000.

c. Valuable Papers and Records - Cost of Research

You may extend the insurance that applies to Your Business Personal Property to apply to your costs to research, replace or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist.

The most we will pay for loss or damage under this Extension is $15,000.

d. Property - Off Premises

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You may extend the insurance provided by this Coverage Form to apply to your Covered Property, at a location you do not own, lease or operate. This Extension does not apply to Covered Property:

(1) In or on a vehicle;

(2) In the care, custody or control of your salespersons; or

(3) At any tradeshow, fair or exhibition.

The most we will pay for loss or damage under this Extension is $25,000.

e. Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas, including satellite dishes, trees, shrubs and plants (other than "stock" of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss:

(1) Fire;

(2) Lighting;

(3) Explosion;

(4) Riot or Civil Commotion

(5) Aircraft

(6) Vehicle Collision

The most we will pay for loss or damage under this Extension is $25,000, but not more than $1,000 for any one tree, shrub or plant.

f. Electronic Data Processing Equipment and Media

You may extend the insurance that applies to your Business Personal Property to apply to your electronic data processing equipment and media.

(1) Coverage under this Extension includes:

(a) Personal computers, work stations, electronic data processing and word processing equipment, including their component parts;

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(b) Media on which the data is stored.

(2) Electronic Data Processing Equipment and Media loss payment will be determined as follows:

(a) Equipment. We will pay the least of the following amounts:

(i) The cost of reasonably restoring the property to its condition immediately before the loss or damage; or

(ii) The cost of replacing the property with identical property.

(iii) The cost of replacing the property with similar property capable of performing the same functions.

If not repaired or replaced, the property will be valued at its actual cast value.

(b) Media. We will pay to repair or replace the media with material of the same kind and quality.

The most we will pay for loss or damage under this Extension is $25,000 but if the equipment or media is lost or damaged while in transit or on a vehicle the most we will pay is $5,000.

g. Accounts Receivable

You may extend the insurance that applies to Your Business Personal Property to apply to your records of accounts receivable:

(a) At a described premises or in or on a vehicle in transit between described premises; or

(b) If the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss.

(1) The amount of your Accounts Receivable loss includes:

(a) Debt owed to you by your customers if you are unable to collect the debt as a direct result of a covered loss or damage to your accounts receivable records;

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(b) Interest charges on debt you must borrow to offset your reduced cash flow;

(c) Additional collection costs, over and above your usual collection costs, made necessary because of loss or damage; and

(d) Reasonable expenses you must incur to re-establish your accounts receivable records.

(2) Accounts receivable loss payment will be determined as follows:

(a) When there is proof that a Covered Cause of 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 will be computed as follows:

(i) Determine the total of the average monthly amounts of accounts receivable for the 24 months immediately preceding the month in which the loss or damage occurs; and

(ii) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

(b) We will 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 will return the recovered amount to us, up to the total amount of the paid loss. You will keep the amount of any accounts receivable you recover in excess of the amount of the paid loss.

The most we will pay for loss or damage under this Extension is $15,000, but if accounts receivable records are lost or damaged in transit, the most we will

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pay is $5,000.

h. Property In Transit, On Exhibition Or In The Custody Of Salespersons

You may extend the insurance that applies to your Business Personal Property to apply to your Covered Property that is more than 1,000 feet from the property line of the described premises while in transit, at any tradeshow, fair or exhibition or in the custody of sales persons. We will pay for shipments by mail only if registered.

This Extension also applies to your interest in shipments sold "Free on Board." When the title of a shipment passes to the consignee and if the consignee refuses to pay because the shipment is lost or damaged, you may elect to claim that loss under this insurance. We will not attempt to collect from the consignee unless you:

(1) Provide us with your written consent to do so; and

(2) Assign us your right of action.

The most we will pay for loss or damage under this Extension is $5,000.

i. Fire Protective System Recharge

You may extend the insurance provided by this Coverage Form to pay for the cost to recharge or refill any fire protective equipment when discharged:

(1) To prevent or control a covered loss;

(2) Accidentally; or

(3) As a result of malfunction of the equipment

The most we will pay under this Extension is $2,500.

j. Counterfeit Money and Money Orders

You may extend the insurance that applies to your Business Personal Property to apply to loss from the voluntary parting of any Covered Property by you or anyone else to whom you have entrusted the Covered Property due to the acceptance of counterfeit money, money orders or travellers checks.

Section II, Limitation 1e. does not apply to this coverage.

The most we will pay for loss under this Extension is $2,500.

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k. Money and Securities Coverage

You may extend the insurance that applies to your Business Personal Property to pay for loss by any act of stealing, disappearance or destruction of "money" and "securities" as shown by your records that are either:

a. Inside the Premises, meaning:

(1) Inside the premises;

(2) Inside a banking premises; or

(3) Inside a recognized place of safe deposit; or

b. Outside the Premises, meaning:

(1) In an armored vehicle; or

(2) In the custody of a custodian of such funds; but not while in the mail or in the custody of a carrier for hire other than an armored motor vehicle company.

When loss of "securities" occurs, we will pay the actual cash value of the "securities" at the end of the last business day before the loss is discovered or the actual cost of replacing "securities", whichever is less. We will not pay for the loss of income, interest or dividends that occurs as a result of a covered loss.

The most we will pay for loss or damage under this Extension is $2,500.

l. Employee Dishonesty

You may extend the insurance provided by this Coverage Form to apply to loss of "money", "securities" and other business personal property by dishonest or fraudulent acts of your employees except you, your officers or your partners subject to the following conditions:

(1) Coverage ceases for any employee immediately upon discovery by you or any of your officers or partners of any dishonest or fraudulent act committed by that employee.

(2) Dishonest or fraudulent acts or a series of similar or related acts of any employee acting alone or in collusion with others during the policy period shall be deemed to be one occurrence for the purpose of applying the deductible

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and the Limit of Insurance.

(3) Loss is covered only if discovered not later than one year from the end of the policy period, and then this insurance shall apply only to loss sustained during the policy period.

(4) If more than one Named Insured is covered under this policy, the most we will pay shall not exceed the amount for which we would pay if there was only one insured;

Section II, Exclusions B., 2.h., as respects employees does not apply to this coverage.

When loss of "securities" occurs, we will pay the actual cash value of the "securities" at the end of the last business day before the loss is discovered or the actual cost of replacing "securities", whichever is less. We will not pay for the loss of income, interest or dividends that occurs as a result of a covered loss.

The most we will pay for loss under this Extension is $5,000.

m. Temperature - Humidity Change Coverage

You may extend the insurance that applies to your Business Personal Property to apply to damage to your "stock" caused by or resulting from:

(1) mechanical or electrical breakdown of heating, cooling or humidity control equipment which is owned or used by you; or

(2) a power failure beyond your control which causes a change in temperature or humidity.

We will not pay for any loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

Section II, Exclusions B., 2.d. (2) does not apply to this coverage.

The most we will pay for loss or damage under this Extension is $5,000.

n. Business Income and Extra Expense

You may extend the insurance provided by this Coverage Form for direct loss of or damage to Covered Property to apply to:

(1) The actual loss of Business Income you sustain due to the necessary suspension of your operations at the described premises as a result of

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covered direct loss or damage; and

(2) Necessary Extra Expenses you incur that you would not have incurred if there had been no such covered direct loss or damage.

This Extension only applies to the amount of loss incurred from the date of direct physical loss or damage to Covered Property at or within 1,000 feet of the property line of the described premises by a Covered Cause of Loss. It ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality, even if this is after the expiration date of this policy. This does not include any increased time needed due to enforcement of any ordinance or law regulating:

(1) Building or land usage, demolition or construction; or

(2) Environmental damage or restoration.

Business Income means the:

(1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and

(2) Continuing normal operating expenses necessarily incurred, including payroll.

Extra Expense means expense incurred:

(1) To avoid or minimize the suspension of business and to continue your operations at any location;

(2) To minimize the suspension of business if you cannot continue your operations; or

(3) To repair or replace any property or to research, replace or restore the information on damaged valuable papers and records, but only if those expenses reduce the amounts otherwise payable in this Extension.

The most we will pay for loss under this Extension is $25,000.

We will also pay up to $15,000 for loss you incur after the first 12 hours due to the necessary suspension of your operations during the period of restoration as a result of direct physical loss or damage by a Covered Cause of Loss to the following property not at the premises described in the Declarations but used to supply you with services by the following utilities:

WITHDRAWN

a. Water supply companies;

b. Communication supply companies but not their overhead communication lines or satellites; and

c. Power supply companies but not their overhead transmission lines.

o. Brand and Label

You may extend the insurance that applies to your Business Personal Property to apply to your expenses when you do not want to sell your damaged stock under your brand or label even though the damaged stock has a salvage value.

You have two options. You may:

(1) Remove the brand or label and then relabel the stock to comply with the law; or

(2) Label the damaged "stock" as salvage but, in doing so, cause no further damage to the stock.

In either case, we will pay the difference between;

(1) The salvage value of the damaged stock with the brand or label attached; and

(2) The salvage value of the damaged stock with the brand or label removed.

p. Fine Arts

You may extend the insurance provided by this Coverage Form to apply to loss or damage to your "Fine Arts".

Loss or damage must be caused by or result from a Covered Cause of Loss. Section II, Exclusions B., 1.a., 1.b., 1.e., and 1.g. do not apply to this coverage extension.

We shall not pay for more than the value of your property as indicated on a sales slip or written appraisal from a qualified appraiser.

The most we will pay for loss or damage under this Extension is $10,000.

q. Reward

WITHDRAWN

You may extend the insurance provided by this Coverage Form to pay a reward to any individual or group (except you, your officers or your partners) for information which results in the arrest and conviction of any one person or group for committing or trying to commit any illegal act(s) relating to a loss covered by this policy.

The most we will pay under this Extension is $5,000. No deductible applies to this coverage.

r. Lost Key Consequential Loss

You may extend the insurance provided by this Coverage Form to pay for consequential loss to locks and keys if a master or grand master key is lost or damaged. This coverage does not apply to keys in the possession of former employees. We will pay for:

(1) The actual cost of keys and

(2) Adjustment of locks to accept new keys, or

(3) If required, new locks including the cost of their installation.

The most we will pay for loss or damage under this Extension is $1,000.

s. Theft of Telephone or Dataline Services

You may extend the insurance that applies to your Business Personal Property to apply to theft of your telephone and dataline services by an unauthorized person or group (except you, your officers or your partners).

You must make a claim within 60 days of the close of the month in which the theft or series of thefts commences.

You must take reasonable steps to change access security codes immediately upon discovery of the theft or series of thefts.

Section II, Exclusions B., 2.h. as respects employees, does not apply to this coverage.

The most we will pay for loss under this Extension is $2,500.

t. Contract Penalty Clause

WITHDRAWN

You may extend the insurance provided by this Coverage Form to pay the contract penalties you are required to pay to your customers as a result of a penalty clause in your contracts for failure to deliver your products according to contract terms. The penalties must solely result from direct physical loss or damage by a Covered Cause of Loss to Covered Property.

The most we will pay for loss under this Extension is $25,000.

u. Inventory Or Appraisal

You may extend the insurance provided under this Coverage Form to apply to the following expenses you incur, as required by this Coverage Part, to prepare a claim:

(1) The cost of taking inventories;

(2) The cost of making appraisals; and

(3) The cost of preparing a statement of loss and other supporting exhibits.

We will not pay for any expenses billed by and payable to independent or public insurance adjustors or for expenses to prepare claims not covered by this Coverage Part.

The most we will pay under this Extension for any claim is $5,000.

v. Personal Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to the personal property of others in your care, custody and control.

The most we will pay for loss or damage under this Extension is $25,000.

w. Power Interruption

You may extend the insurance provided under this Coverage Form to apply to loss or damage caused by interruption of electric power supply services to the described premises.

The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not on the described premises:

a. Utility generating plants;

WITHDRAWN

b. Switching stations or substations;

c. Transformers; and

d. Transmission lines, other than overhead transmission lines.

Section II, Exclusions B., 1.e. does not apply to this coverage part.

The most we will pay for loss or damage under this Extension is $25,000.

x. Outdoor Signs

You may extend the insurance provided by this Coverage Form to apply to loss or damage to outdoor signs. Signs must be attached to the building or within 1,000 feet of the property line of the described premises.

The most we will pay for loss or damage under this Extension is $10,000.

y. Consequential Loss

You may extend the insurance that applies to your Business Personal Property to pay for the reduction in value of the remaining parts of "stock" in the process of manufacture when the reduction is caused by direct physical loss or damage from a Covered Cause of Loss to other parts of "stock" in the process of manufacture at the described premises and the remaining parts cannot be used in conjunction with other "stock".

In the application of the Coinsurance provision as set forth in the Additional Condition section of the policy, the value of "stock" in process of manufacturer at the premises described in the policy Declarations includes the additional value that it represents in "stock" at other locations.

The most we will pay for loss or damage under this Extension is $25,000.

B. EXCLUSIONS AND LIMITATIONS

See Section II Deluxe Causes of Loss Form.

C. LIMITS OF INSURANCE

The limits applicable to the Additional Coverage and Coverage Extensions are in addition to the Limits of Insurance stated in the Declarations and apply on a per occurrence basis unless otherwise noted.

WITHDRAWN

D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance condition or the Agreed Value Optional Coverage.

When the occurrence involves loss to more than one item of Covered Property and more than one Limit of Insurance applies, the Deductible will reduce the total amount of loss payable if loss to at least one item is less than the sum of (1) the Limit of Insurance applicable to that item plus (2) the Deductible.

Example No.1:

This example assumes there is no coinsurance penalty.

Deductible $1,000

Limit of Insurance - Bldg. 1: $60,000
Limit of Insurance - Bldg. 2: $80,000

Loss to Bldg. 1: $60,100
Loss to Bldg. 2: $90,000

The amount of loss to Bldg. 1. ($60,100) is less than the sum ($61,000) of the Limit of Insurance applicable to Bldg. 1 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Bldg. 1:

$60,100
- 1,000
$59,100 - Loss Payable - Bldg. 1

The Deductible applies once per occurrence and therefore is not subtracted in determining the amount of loss payable for Bldg. 2. Loss payable for Bldg. 2 is the Limit of Insurance of $80,000.

Total amount of loss payable: $59,100 + $80,000 = $139,100

WITHDRAWN

Example No. 2:

This example assumes there is no coinsurance penalty.

The Deductible and Limits of Insurance are the same as those in Example No. 1.

Loss to Bldg. 1:	$70,000 - exceeds Limit of Insurance plus Deductible
Loss to Bldg. 2:	$90,000 - exceeds Limit of Insurance plus Deductible
Loss Payable - Bldg. 1:	$60,000 - Limit of Insurance
Loss Payable - Bldg. 2:	$80,000 - Limit of Insurance
Total amount of loss payable:	$140,000

E. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, both parties may agree in writing to an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

a. Pay its chosen appraiser; and

b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

a. You must see that the following are done in the event of loss or damage to Covered Property:

(1) Notify the police if a law may have been broken.

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(2) See to it that we, or our licensed agent in your state, receive prompt notice of the loss or damage. Include a description of the property involved and a description of how, when and where the loss or damage occurred.

(3) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

(4) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.

(5) As often as may be reasonably required, permit us to inspect the property providing the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

(7) Cooperate with us in the investigation or settlement of the claim.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or a claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

4. Loss Payment

a. In the event of loss or damage covered by this Coverage Form, at our option, we will either:

(1) Pay the value of lost or damaged property;

(2) Pay the cost of repairing or replacing

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the lost or damaged property, subject to b. below;

(3) Take all or any part of the property at an agreed or appraised value; or

(4) Repair, rebuild or replace the property with other property of like kind and quality, subject to b. below.

b. The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

c. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.

d. We will not pay you more than your financial interest in the Covered Property.

e. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

f. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

g. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and:

(1) We have reached agreement with you on the amount of loss; or

(2) An appraisal award has been made.

5. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

6. Vacancy

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a. Description of Terms

(1) As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in (1)(a) and (1)(b) below:

(a) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.

(b) When this policy is issued to the owner of a building, building means the entire building. Such building is vacant when 70% or more of its total square footage:

(i) Is not rented; or

(ii) Is not used to conduct customary operations.

(2) Buildings under construction or renovation are not considered vacant.

b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

(1) We will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:

(a) Vandalism;
(b) Sprinkler leakage, unless you have protected the system against freezing;
(c) Building glass breakage;
(d) Water damage;
(e) Theft; or
(f) Attempted theft.

(2) With respect to Covered Causes of Loss other than those listed in b.(1)(a) through b.(1)(f) above, we will reduce the amount we would otherwise pay for the loss or damage by 15%

7. Valuation

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We will determine the value of Covered Property in the event of loss or damage as follows:

a. At actual cash value as of the time of loss or damage, except as provided in b., c., d., and e. below.

b. If the Limit of Insurance for Building satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged building property is $2,500 or less, we will pay the cost of building repairs or replacement.

The cost of building repairs or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, sue of repair of any property. However, the following property will be valued at actual cash value even when attached to the building:

(1) Awnings or floor coverings;

(2) Appliances for refrigerating, ventilating, cooking, dishwashing or laundering; or

(3) Outdoor equipment or furniture.

c. "Stock" you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had.

d. Glass at the cost of replacement with safety glazing material if required by law.

e. Tenant's Improvements and Betterments at:

(1) Actual cash value of the lost or damaged property if you make repairs promptly.

(2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:

(a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and

(b) Divide the amount determined in

(a) above by the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration

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of the renewal option period will replace the expiration of the lease in this procedure.

(3) Nothing if others pay for repairs or replacement.

F. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies.

a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

(1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;

(2) Divide the Limit of Insurance of the property by the figure determined in step (1);

(3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in step (2);

(4) Subtract the deductible from the figure determined in step (3).

We will pay the amount determined in step (4) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

Example No. 1 (Underinsurance):
When:

The value of the property is	$250,000
The Coinsurance percentage for it is	80%
The Limit of Insurance for it is	$100,000
The Deductible is	$1,000

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The amount of loss is $40,000

Step (1): $250,000 x 80% = $200,000 (the minimum amount of insurance to meet your Coinsurance requirements)

Step(2): $100,000 $200,000 = .50

Step(3): $40,000 x .50 = $20,000

Step(4): 20,000 - $1,000 = $19,000

We will pay no more than $19,000. The remaining $21,000 is not covered.

Example No. 2 (Adequate Insurance):
When:

The value of the property is	$250,000
The Coinsurance percentage for it is	80%
The Limit of Insurance for it is	$200,000
The Deductible is	$1,000
The amount of loss is	$40,000

The minimum amount of insurance to meet your Coinsurance requirement is $200,000 ($250,000 x 80%). Therefore, the Limit of Insurance in this Example is adequate and no penalty applies. We will pay no more than $39,000 ($40,000 amount of loss minus the deductible of $1,000).

b. If one Limit of Insurance applies to two or more separate items, this condition will apply to the total of all property to which the limit applies.

Example No. 3:
When:

The value of property is:	
Bldg at Location No. 1	$75,000
Bldg at Location No. 2	$100,000
Personal Property at Location No. 2	$75,000
	$250,000
The Coinsurance percentage for it is	90%
The Limit of Insurance for Buildings and Personal Property at Location Nos. 1 and 2 is	$180,000
The Deductible is	$1,000
The amount of loss is:	

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Bldg at Location No. 2	$30,000
Personal Property at Location No. 2	$20,000
	$50,000

Step(1): $250,000 x 90% = $225,000 (the minimum amount of insurance to meet your Coinsurance requirements and to avoid the penalty shown below)
Step(2): $180,000 $225,000 = .80
Step(3): $50,000 x .80 = $40,000
Step(4): $40,000 - $1,000 = $39,000

We will pay no more than $39,000. The remaining $11,000 is not covered.

2. Mortgageholders

a. The term "mortgageholder" includes trustee.

b. We will pay for covered loss of or damage to buildings or structures to each mortgage holder shown in the Declarations in their order of precedence, as interests may appear.

c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.

d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

(1) Pays any premium due under this Coverage Part at our request if you have failed to do so;

(2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and

(3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

e. If we pay the mortgageholder for any loss or damage and deny payment to

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you because of your acts or because you have failed to comply with the terms of this Coverage Part:

(1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and

(2) The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgage holder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

f. If we cancel this policy, we will give written notice to the mortgageholder at least:

(1) 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or

(2) 30 days before the effective date of cancellation if we cancel for any other reason.

g. If we elect not to renew this policy, we will give written notice to the mortgageholders at least 10 days before the expiration date of this policy.

G. OPTIONAL COVERAGES

If shown in the Declarations, the following Optional Coverages apply separately to each item.

1. Agreed Value

a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.

b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition Coinsurance, is reinstated and this Optional Coverage expires.

c. The terms of this Optional Coverage apply only to loss or damage that occurs:

(1) On or after the effective date of this Optional Coverage; and

(2) Before the Agreed Value expiration date shown in the Declarations or the policy expiration date, whichever occurs first.

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2. Inflation Guard

a. The Limit of Insurance for property to which this Optional Coverage applied will automatically increase by the annual percentage shown in the Declarations

b. The amount of increase will be:

(1) The Limit of Insurance that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the limit of Insurance, times

(2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08), times

(3) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

Example:

If:	
The applicable Limit of Insurance is	$100,000
The annual percentage increase is	8%
The number of days since the beginning of the policy year (or last policy change) is	146
The amount of increase is $100,000 x .08 x 146 365 =	$3,200

3. Replacement Cost

a. Replacement Cost (without deduction for depreciation) replaces Actual Cash Value in the Loss Condition, Valuation, of this Coverage Form.

b. This Optional Coverage does not apply to:

(1) Personal property of others;

(2) Contents of a residence;

(3) Manuscripts;

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(4) "Fine-Arts" or

(5) "Stock", unless the including "Stock" option is shown in the Declarations.

c. You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.

d. We will not pay on a replacement cost basis for any loss or damage:

(1) Until the lost or damaged property is actually repaired or replaced; and

(2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

e. We will not pay more for loss or damage on a replacement cost basis than the least of (1), (2) or (3), subject to f. below:

(1) The Limit of Insurance applicable to the lost or damaged property;

(2) The cost to replace, on the same premises, the lost or damaged property with other property:

(a) Of comparable material and quality; and

(b) Used for the same purpose; or

(3) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

f. The cost of repair or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating, the construction, use or repair of any property.

H. DEFINITIONS

1. "Fine Arts" means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass, bric-a-brac and similar property of rarity, historical value, or artistic merit.

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2. "Money" means:

(a) Currency, coins and bank notes, whether or not in current use; and

(b) Travelers checks, registered checks and money orders held for sale to the public.

3. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

4. "Securities" means:

(a) All instruments or contracts that represent either "Money" or other property held by you in any capacity;

(b) Tokens, tickets (except lottery tickets held for sale), revenue and other stamps whether or not in current use; and

(c) Evidences of debt issued in connection with credit or charge cards, which are not issued by you; but does not include "Money".

5. "Specified Causes of Loss" means the following: Fire, lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

(a) Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action or water on limestone or dolomite. This cause of loss does not include:

(i) The cost of filling sinkholes; or

(ii) Sinking or collapse of land into manmade underground cavities.

(b) Falling objects does not include loss or damage to:

(i) Personal property in the open; or

(ii) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

(c) Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing

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water or steam.

6. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

SECTION II - DELUXE CAUSES OF LOSS FORM

A. COVERED CAUSES OF LOSS

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL LOSS unless the loss is:

1. Excluded in Section B., Exclusions; or

2. Limited in Section C., Limitations;
that follow.

B. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance or Law

The enforcement of any ordinance or law:

(1) Regulating the construction, use or repair of any property; or

(2) Requiring the tearing down of any property, including the cost of removing the debris.

This exclusion, Ordinance or Law, applies whether the loss results from:

(1) An ordinance or law that is enforced even if the property has not been damaged; or

(2) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

b. Earth Movement

(1) Any earth movement (other than sink hole collapse), such as an earthquake, land slide, mine subsidence or earth sinking, rising or shifting. But if earth movement results in loss or damage by fire or explosion, we will pay for

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the loss or damage caused by that fire or explosion.

(2) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or volcanic action, we will pay for loss or damage caused by that fire, building glass breakage or volcanic action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

(a) Airborne volcanic blast or airborne shock waves;

(b) Ash, dust or particulate matter; or

(c) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

c. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for loss or damage caused by that fire.

e. Utility Services

The failure of utility services supplied to the described premises, however caused, if the failure occurs away from the described premises.

But if the failure of power or other utility services results in a Covered Cause of Loss, we will pay for that loss or damage caused by that Covered Cause of

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Loss.

f. War and Military Action

(1) War, including undeclared or civil war;

(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

(1) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or

(2) Mudslide or mudflow.

But if water, as described in g.(1) and (2) above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

2. We will not pay for loss or damage caused by or resulting from any of the following:

a. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if artificially generated electrical current results in fire, we will pay for that loss or damage caused by that fire.

b. Delay, loss of use or loss of market.

c. Smoke, vapor or gas from agricultural smudging or industrial operations.

d. (1) Wear and tear.

(2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

(3) Smog;

(4) Settling, cracking, shrinking or expansion of pavements, foundations, walls, floors, roofs or ceilings;

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(5) Nesting or infestation, or discharge or release of waste products or secretions by insects, birds, rodents or other animals;

(6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision.

(7) The following causes of loss or damage to personal property:

(a) Dampness or dryness of atmosphere;

(b) Changes in or extremes of temperature; or

(c) Marring or scratching.

But if an excluded Cause of Loss that is listed in 2.d(1) through (7) results in a "Specified Cause of Loss" or building glass breakage, we will pay for the loss or damage caused by that "specified Cause of Loss" or building glass breakage.

e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

f. Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more.

g. Water, other liquid, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless;

(1) You do your best to maintain heat in the building or structure; or

(2) You drain the equipment and shut off the supply if the heat is not maintained.

h. Dishonest or criminal act including theft by you, your officers, your partners, employees, including leased employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

(1) Acting alone or in collusion with others; or

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(2) Whether or not occurring during the hours of employment.

This Exclusion does not apply to acts of destruction by your employees including leased employees.

i. Voluntary parting with any property by you or anyone else to whom you have entrusted the property due to the acceptance of checks and promissory notes that are not paid upon presentation.

j. Rain, snow, ice or sleet to personal property in the open.

k. Collapse, except as provided below in the Additional Coverage for Collapse. But if collapse results in a Covered Cause of Loss results at the described premises, we will pay for loss or damage caused by that Covered Cause of Loss.

l. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the release, discharge or dispersal is itself caused by any of the "specified causes of loss." But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "Specified Cause of Loss", we will pay for loss or damage caused by that "Specified Cause of Loss".

3. We will not pay for loss or damage caused by or resulting from any of the following 3.a. through 3.c. But if an excluded Cause of Loss is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by the Covered Cause of Loss.

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

c. Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, siting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property on or off the described premises.

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4. Special Exclusions

The following provisions apply only to the specified Coverage Forms and Coverage Extensions.

a. Business Income and Extra Expense Coverage Extension, Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, or Extra Expense Coverage Form.

We will not pay for:

(1) Any loss caused by or resulting from:

(a) Damage or destruction of finished "stock", or

(b) The time required to reproduce finished stock".

This exclusion does not apply to Extra Expense.

(2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas, including satellite dishes and their lead-in wiring, masts or towers.

(3) Any increase of loss caused by or resulting from:

(a) Delay in rebuilding, repairing or replacing the property or resuming "operations," due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or

(b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of "operations," we will cover such loss that affects your Business Income during the "period of restoration."

(4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration."

(5) Any other consequential loss.

b. Leasehold Interest Coverage Form

(1) Paragraph B.1.a., Ordinance or Law, does not apply to insurance under this Coverage Form.

(2) We will not pay for any loss caused by:

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(a) Your canceling the lease;

(b) The suspension, lapse or cancellation of any license; or

(c) Any other consequential loss.

c. Legal Liability Coverage Form

(1) The following Exclusions do not apply to insurance under this Coverage Form:

(a) Paragraph B.1.a., Ordinance or Law:

(b) Paragraph B.1.c., Governmental Action;

(c) Paragraph B.1.d., Nuclear Hazard;

(d) Paragraph B.1.e., Off Premises Services; and

(e) Paragraph B.1.f., War and Military Action.

(2) The following additional exclusions apply to insurance under this Coverage Form:

(a) Contractual Liability

We will not defend any claim or "suit," or pay any damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. But this exclusion does not apply to a written lease agreement in which you have assumed liability for building damage resulting from actual or attempted burglary or robbery, provided that:

(i) Your assumption of liability was executed prior to the accident; and

(ii) The building is covered property under this Covered Form.

(3) Nuclear Hazard

We will not defend any claim or "suit," or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive

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contamination, however caused.

C. LIMITATIONS

The following limitations apply to all policy forms and endorsements, unless otherwise stated.

1. We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.

a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

c. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.

d. Gutters and downspouts caused by or resulting from weight of snow, ice or sleet.

e. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.

f. The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless:

(1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or

(2) The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.

g. Building materials and supplies not attached as part of the building or

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structure, caused by or resulting from theft. However, this limitation does not apply to:

(1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or

(2) Business Income Coverage or Extra Expense Coverage.

2. We will pay for direct physical damage and the actual loss of Business Income you sustain or necessary Extra Expense you incur caused by water and water-borne materials that:

a. Accumulate on the surface of the ground at the described premises as a result of rain, snow, sleet or hail.

b. Back-up from a sewer or drain; or

c. Accumulate under the ground and press on, flow or seep through:

(1) Foundations, walls, floors or paved surfaces.

(2) Basements, whether paved or not; or

(3) Doors, windows or other openings.

Section II, Exclusion B.1.g, B.2.d.(2)(3), B.2.d.(7)(a)(b) apply to this coverage part.

The most we will pay for loss or direct or indirect damage under this Extension is $25,000 in any one occurrence.

3. We will not pay for loss of or damage to the following types of property unless caused by the "specified causes of loss" or building glass breakage:

a. Animals, and then only if they are killed or their destruction is made necessary.

b. Fragile articles, such as glassware, statuary, marble, chinaware and porcelains, if broken.

This restriction does not apply to:

(1) Glass that is part of a building or structure;

(2) Containers of property held for sale; or

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(3) Photographic or scientific instrument lenses.

(4) "Fine Arts"

4. The special limit shown for each category, a. through d., is the total limit for loss or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the type or number of articles that are lost or damaged in that occurrence. The special limits are:

a. $2,500 for furs, fur garments and garments trimmed with fur.

b. $2,500 for jewelry, watches, watch movements, jewels, pearls precious and semi-precious stones. This limit does not apply to jewelry and watches worth $100 or less per item.

c. $10,000 for bullion, gold, silver, platinum and other precious alloys or metals.

d. $1,000 for stamps, tickets, lottery tickets held for sale and letters of credit.

The special limits are part of, not in addition to, the Limit of Insurance applicable to Covered Property.

5. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire protection equipment if the damage:

a. Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

D. ADDITIONAL COVERAGE

1. Collapse:

We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building insured under this Coverage form, if the collapse is caused by one or more of the following:

a. The "specified causes of loss" or breakage of building glass, all only as insured against in this Coverage Par;

b. Hidden decay;

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c. Hidden insect or vermin damage;

d. Weight of people of personal property;

e. Weight of rain that collects on a roof;

f. Use of defective material or methods in construction, remodeling, or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling, or renovation is complete and is caused in part by a cause of loss listed in D.1.a. through D.1.e., we will pay for the loss or damage even if use of defective material or methods, in construction, remodeling, or renovation, contributes to the collapse.

If the direct physical loss or damage does not involve collapse of a building or any part of a building, we will pay for loss or damage to Covered Property caused by the collapse of personal property only if:

a. The personal property which collapses is inside a building insured under this Coverage Form; and

b. The collapse was caused by a cause of loss listed in 1.a. through 1.f. above.

2. Water Damage, Other Liquid, Powder or Molten Material Damage.

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes.

We will not pay the cost to repair any defect that caused the loss or damage; but we will pay the cost to repair or replace damaged parts of fire protection equipment if the damage:

a. Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

3. Building Ordinance or Law

The most we will pay under this Extension is $250,000.

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a. If there is an ordinance or law in effect at the time of loss that regulates zoning, land use or construction of a covered building, and if enforcement of that ordinance or law affects the repair or rebuilding of that building following damage by a Covered Cause of Loss, you may extend the insurance on Building to cover:

(1) Costs to demolish and clear the site of the undamaged portions of the building;

(2) The value of the undamaged portions of the building; and

(3) The increased cost to repair or rebuild the building with another building of the same size.

b. We will not pay more under this Extension than if the repaired or replaced building was:

(1) Rebuilt at the same location, as soon as reasonably possible.

(2) To the same extent the law permits, of the same size as the one it replaces; and

(3) Designed for the same type of occupancy as the one it replaces, unless otherwise required by zoning or land use ordinance or law.

The increased rebuilding costs must be kept to the minimum needed to satisfy legal requirements.

c. If you do not repair or replace the damaged building, we will pay under this Extension only to demolish and clear the site of the undamaged portions of the building.

d. This Extension does not apply to the costs associated with the enforcement of any ordinance or law that 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."

Any Coinsurance penalty applicable to the building will also apply to the amount otherwise payable under this Extension.

Section II, Exclusion B1.a. does not apply to this coverage part.

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PARKING GARAGE
BUSINESS INCOME COVERAGE FORM
(AND EXTRA EXPENSE)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION G - DEFINITIONS.

A. COVERAGE

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 the described premises, including personal property in the open (or in a vehicle) within 1,000 feet, caused by or resulting from any Covered Cause of Loss.

We will also pay necessary Extra Expense you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss of or damage to such property caused by or resulting from a Covered Cause of Loss.

We will only pay for loss of Business Income or Extra Expense that occurs within 12 consecutive months after the date of direct physical loss or damage.

1. 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.

2. Extra Expense means the expense incurred:

   a. To avoid or minimize the suspension of business and to continue "operations":

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(1) At the described premiums; or

(2) At replacement premises or at temporary locations, including:

(i) Relocation expenses; and

(ii) Costs to equip and operate the replacement or temporary locations.

b. To minimize the suspension of business if you cannot continue "operations".

c. (1) To repair or replace any property; or

(2) To research, replace or restore the lost information on damaged valuable papers and records;

to the extent it reduces the amount of loss that otherwise would have been payable under this Additional Coverage.

We will also pay for the loss of Business Income and Extra Expense you incur due to the necessary suspension of your "operations" during the "period of restoration" as a result of direct physical loss or damage by a Covered Cause of Loss to property not at the premises described in the Declarations but used to supply you with services by the following utilities:

1. Water supply companies;

2. Communication supply companies but not their overhead communication lines or satellites; and

3. Power supply companies including their overhead transmission lines.

We will pay up to $25,000 for such loss you incur after the first 12 hours following the direct physical loss or damage that disrupted the services provided by the utility.

1. Covered Causes of Loss

See applicable Causes of Loss Form as shown in the Declarations.

2. Additional Coverages

a. Civil Authority

We will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises due to direct physical loss of or damage to property, other than at the described premises, caused by or resulting from any Covered Causes of loss.

This coverage for Business Income will begin 24 hours after the time of that

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action.

The most we will pay under this additional coverage grant is $25,000.

b. Alterations and New Buildings

We will pay for the actual loss of Business Income you sustain due to direct physical loss or damage at the described premises caused by or resulting from any Covered Causes of Loss to:

(1) New buildings or structures, whether complete or under construction;

(2) Alterations or additions to existing buildings or structures; and

(3) Machinery, equipment, supplies or building materials located on or within 1,000 feet of the described premises and:

(a) Used in the construction, alterations or additions; or

(b) Incidental to the occupancy of new buildings.

If such direct physical loss or damage delays the start of "operations", the "period of restoration" will begin on the date "operations" would have begun if the direct physical loss or damage had not occurred.

c. Extended Business Income

We will pay for the actual loss of Business Income you incur during the period that:

(1) Begins on the date property (except "finished stock") is actually repaired, rebuilt or replaced and "operations" are resumed; and

(2) Ends on the earlier of:

(a) The date you could restore your "operations" with reasonable speed, to the condition that would have existed if no direct physical loss or damage occurred; or

(b) 30 consecutive days after the date determined in (1) above.

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.

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3. Coverage Extension

You may extend the Insurance provided by this Coverage Part as follows:

Newly Acquired Locations

a. You may extend your Business Income Coverage to apply to property at any location you acquire other than fairs or exhibitions.

b. The most we will pay for loss under this Extension is $100,000 at each location.

c. Insurance under this Extension for each newly acquired location will end when any of the following first occurs:

(1) This policy expires;

(2) 30 days expire after you acquire or begin to construct the property; or

(3) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property.

This Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

B. EXCLUSIONS

See applicable Causes of Loss Form as shown in the Declarations.

C. LIMITS OF INSURANCE

The most we will pay for loss in any one occurrence is as described in A. COVERAGE.

Payments under the following Additional Coverages will not increase the applicable Limit of Insurance:

1. Alterations and New Buildings;

2. Civil Authority;

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3. Extra Expense; or

4. Extended Business Income.

D. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Appraisal

If we and you disagree on the amount of Net Income and operating expense or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser.

The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of Net Income and operation expense or amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agree to by any two will be binding. Each party will:

a. Pay its chosen appraiser; and

b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Loss

a. You must see that the following are done in the event of loss:

(1) Notify the police if a law may have been broken.

(2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.

(3) As soon as possible, give us a description of how, when and where the direct physical loss or damage occurred.

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

(5) As often as may be reasonably required, permit us to inspect the

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property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

(7) Cooperate with us in the investigation or settlement of the claim.

(8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

3. Limitation - Electronic Media And Records

We will not pay for any loss of Business Income caused by direct physical loss of or damage to Electronic Media and Records after the longer of:

a. 60 consecutive days from the date of direct physical loss or damage; or

b. The period, beginning with the date of direct physical loss or damage, necessary to repair, rebuilding or replace, with reasonable speed and similar quality, other property at the described premises due to loss or damage caused by the same occurrence.

Electronic Media and Records are:

(1) Electronic date processing, recording or storage media such as films, tapes, discs, drums, or cells;

(2) Data stored on such media; or

(3) Programming records used for electronic data processing or electronically controlled equipment.

This limitation does not apply to Extra Expense.

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Example No. 1:

A Covered Cause of Loss damages a computer on June 1. It takes until September 1 to replace the computer, and until October 1 to restore the data that was lost when the damage occurred. We will only pay for the Business Income loss sustained during the period June 1 - September 1. Loss during the period September 2-October 1 is not covered.

Example No. 2:

A Covered Cause of Loss results in the loss of data processing programming records on August 1. The records are replaced on October 15. We will only pay for the Business Income loss sustained during the period August 1-September 29 (60 consecutive days). Loss during the period September 30-October 15 is not covered.

4. Loss Determination

a. The amount of Business Income loss will be determined based on:

(1) The Net Income of the business before the direct physical loss or damage occurred;

(2) The likely Net Income of the business if no loss or damage occurred;

(3) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and

(4) Other relevant sources of information, including:

(a) Your financial records and accounting procedures;

(b) Bills, invoices and other vouchers; and

(c) Deeds, liens or contracts.

b. The amount of Extra Expense will be determined based on:

(1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:

(a) The salvage value that remains of any property bought for

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temporary use during the "period of restoration", once "operations" are resumed; and

(b) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and

(2) All necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

c. Resumption of Operations

We will reduce the amount of your:

(1) Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.

(2) Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

d. If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

5. Loss Payment

We will pay for covered loss within 30 days after we receive the sworn proof of loss, if:

a. You have complied with all of the terms of this Coverage Part; and

b. (1) We have reached agreement with you on the amount of loss; or

(2) An appraisal award has been made.

E. DEFINITIONS

1. "Finished Stock" means stock you have manufactured.

"Finished stock" also includes whiskey and alcoholic products being aged.

"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.

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2. "Operations" means:

a. Your business activities occurring at the described premises; and

b. The tenantability of the described premises, if coverage for Business Income including "Rental Value" or "Rental Value" applies.

3. "Period of Restoration" means the period of time that:

a. Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and

b. Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

(1) Regulates the construction, use or repair, or requires the tearing down of any property; or

(2) 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".

4. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

5. "Rental Value" means the:

a. Total anticipated rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, and

b. Amount of all charges which are the legal obligations of the tenant(s) and which would otherwise be your obligations, and

c. Fair rental value of any portion of the described premises which is occupied by you.

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COMMERCIAL PROPERTY

THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.

PARTIAL PROOF OF LOSS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

You must give us a signed, sworn statement of loss to comply with the Building and Personal Property Coverage Form, Section E, Loss Condition 3. "Duties In The Event Of Loss Or Damage"

If you are not able to state the amount of loss of each item involved in the loss, you can give us one or more partial statement of loss. These statements will contain the Actual Cash Value of all items for which a claim is being made. You can still give us a final proof of loss at a later time. If you do this, you must again state the Actual Cash Value of each item and the amount of loss to each item involved while also naming those items for which you have been reimbursed.

Unless a statement of loss is clearly marked "Partial Proof of Loss", it will be a final proof of loss.

All statements of loss, whether partial or final, will comply with all other terms and conditions of this policy, and we waive no other rights.

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COMMERCIAL PROPERTY

THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.

ELEVATOR COLLISION

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS - BASIC FORM
CAUSES OF LOSS - BROAD FORM
CAUSES OF LOSS - SPECIAL FORM

A. The following is added to the COVERED CAUSES OF LOSS:

ELEVATOR COLLISION, means loss or damage to covered property caused by or resulting from the collision of an elevator with another object.

Coverage extends to loss or damage to elevators that are the property of others in your care, custody or control.

B. The following exclusions do not apply to loss or damage caused by or resulting from elevator collision:

1. Power Failure;

2. Artificially Generated Electric Current; or

3. Mechanical Breakdown.

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CAUSES OF LOSS - DELUXE FORM

Words and phrases that appear in quotation marks have special meaning. Refer to Section F. - Definitions of this form and to Definitions sections of other coverage Forms in this policy.

A. COVERED CAUSES OF LOSS

When Deluxe is shown in the Declarations, Covered Causes of Loss Means RISKS OF DIRECT PHYSICAL LOSS unless the loss is:

1. Excluded in Section B., Exclusions; or

2. Limited in Section C., Limitations; that follow

B.. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance or Law

Except as provided under Additional Coverage Extensions below, the enforcement of any ordinance or law:

(1) Regulating the construction, use or repair of any property; or

(2) Requiring the tearing down of any property, including the cost of removing its debris.

b. Earth Movement

(1) Any earth movement (other than sink hole collapse), such as an earthquake, land slide, mine subsidence or earth sinking, rising or shifting. But if loss or damage by fire or explosion results, we will pay for that resulting loss or damage.

(2) Volcanic eruption, explosion or effusion. But if loss or damage by fire, building glass breakage or volcanic action results, we will pay for that resulting loss or damage.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

(a) Airborne volcanic blast or airborne shock waves:

(b) Ash, dust or particulate mater; or

(c) Lava flow.

All volcanic eruptions that occur within any 168 - hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

c. Governmental Action

Seizure to destruction of property by order of governmental authority.

But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if loss or damage by fire results, we will pay for that resulting loss damage.

e. Power Failure

Except as provided under Additional Coverage Extensions below, the failure of power or other utility service supplied to the described premises, however caused, if the failure occurs away from the described premises.

But if loss or damage by a Covered Cause of Loss results, we will pay for that resulting loss or damage.

f. War and Military Action

(1) War, including undeclared or civil war;

(2) Warlike action by a military force, including actin in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

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g. Water

(1) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or

(2) Mudslide or mudflow

But if loss or damage by fire, explosion of sprinkler leakage results, we will pay for that resulting loss or damage

2. We will not pay for loss or damage caused by or resulting from any of the following:

a. Artificially generated electric current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if loss or damage by fire results, we will pay for that resulting loss or damage.

b. Delay, loss of use or loss of market.

c. Smoke, vapor or gas from agricultural smudging or industrial operations.

d. (1) Wear and tear;

(2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

(3) Smog;

(4) Setting, cracking, shrinking or expansion of pavements, foundations, walls, floors, roofs, or ceilings;

(5) Insects, birds, rodents or other animals;

(6) Mechanical breakdown, including rupture or bursting caused by centrifugal force; or

(7) The following causes of loss or damage to personal property:

(a) Dampness or dryness of atmosphere;

(b) Changes in or extremes of temperature; or

(c) Marring or scratching.

But if loss or damage by the "specified causes of loss" or building glass
the Additional Coverage for Collapse. But if loss or damage breakage results, we will pay for that resulting loss or damage.

e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under you control. But if loss or damage by fire or combustion explosion results, we will pay for that resulting loss or damage. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

f. Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more.

g. Water, other liquid, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:

(1) You do your best to maintain heat in the building or structure; or

(2) You drain the equipment and shut off the supply if the lease is not maintained.

h. Dishonest or criminal act by you, any of your partners, employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

(1) Acting alone or in collusion with others; or

(2) Whether or not occurring during the hours of employment

This exclusion does not apply to acts of destruction by your employees, but theft by employees is not covered

i. Voluntary parting with any property by you or anyone else to whom you have entrusted the property due to the acceptance of counterfeit currency, or checks or promissory notes that are not paid upon presentation.

j. Rain, snow, ice or sleet to personal property in the open.

k. Collapse, except as provide below in

(1) Any loss caused by or resulting form:

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by a Covered Cause of Loss results at the described premises, we will pay for the resulting loss or damage.

l. Release, discharge of dispersal of "pollutants" unless the release, discharge or dispersal is itself caused by any of the "specified caused of loss". But if loss or damage by the "specified cause of loss" result, we will pay for the resulting damage caused by the "specified causes of loss".

3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Caused of Loss results, we will pay for that resulting loss or damage.

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded paragraph 1. above to produce the loss or damage.

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

c. Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, sitting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance; of part or all of any property on or off the described premises

4. Special Exclusions

The following provisions apply only to the specified Coverage Forms and Coverage Extension.

a. Business Income and Extra Expense Coverage Extension, Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, or Extra Expense Coverage Form

We will not pay for:

c. Legal Liability Coverage Form

(1) The following Exclusion do not apply to insurance under this Coverage Form:

(a) Damage or destruction of "finished stock:; or

(b) The time required to reproduce "finished stock"

This exclusion does not apply to Extra Expense.

(2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas, including their lead-in wiring, masts or towers.

(3) Any increase of loss caused by or resulting from:

(a) Delay in rebuilding. repairing or replacing the property or resuming "operations", due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or

(b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of "operations", we will cover such loss that affects your Business Income during the "period of restoration".

(4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration".

(5) Any other consequential loss.

b. Leasehold Interest Coverage Form

(1) Paragraph B.1.a,. Ordinance or Law, does not apply to insurance under this Coverage Form.

(2) We will not pay for any loss caused by:

(a) Your canceling the lease;

(b) The suspension, lapse or cancellation of any license; or

(c) Any other consequential loss

explosion.

c. Property that is missing, but there is no physical evidence to show what happened to it, such as shortage disclosed on taking inventory.

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(a) Paragraph B.1.a., Ordinance or Law;

(b) Paragraph B.1.c., Governmental Action;

(c) Paragraph B.1.d., Nuclear Hazard;

(d) Paragraph B.1.e., Power Failure; and

(e) Paragraph B.1.f., War and Military Action

(2) Contractual Liability

We will not defend any claim or "suit" or pay any damages that you are legally liable to pay, solely by reason of your assumption of liability on a contract or agreement.

(3) Nuclear Hazard

We will not defend any claim or "suit", or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

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C. LIMITATIONS

1 We will not pay for loss of or damage to:

a. Steam boiler, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an

(1) Glass that is part of a building or structure;

(2) Containers of property held for sale; or

(3) Photographic or scientific instrument lenses

d. Builder's machinery, tools, and equipment you own or that are entrusted to you while away from the premises described

d. Gutters and downspouts caused by or resulting from weight of snow, ice or sleet.

e. Property that has been transferred to a person or to a place outside the described premised on the basis of unauthorized instructions.

2. We will not pay more than $25,000 for direct physical loss or damage caused by:

a. Water that accumulates on the surface of the ground at the described premises as a result of rain, snow, sleet or hail, except as excluded in Exclusion B.1.g.;

b. Water that backs-up from a sewer or drain; or

c. Water under the ground surface pressing on, or flowing or seeping through;

(1) Foundations, walls, floors or paved surfaces;

(2) Basements, whether paved or not; or

(3) Doors, windows or other openings.

Nor will we pay for any resulting indirect or consequential loss, regardless of its amount.

3. We will not pay for loss of or damage to the following types of property unless caused by the "specified caused of loss" or building glass breakage:

a. Valuable papers and records, such as books of account, manuscript, abstracts, drawings, card index systems, film, tape, disc, drum, cell or other data processing, recording or storage media, and other records.

b. Animals, and then only if they are killed or their destruction made necessary.

c. Fragile articles such as glassware, statuary, marble, chinaware and porcelains, if broken. This restriction does not apply to:

5. Weight of rain that collects on a roof;

6. Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

We will not pay for loss or damage to the following types of property,

in the Declarations, except as provided in paragraph C.5. below.

4. For loss or damage by theft, the following types of property are covered only up to the limits shown.

a. $2,500 for furs , fur garments and garments trimmed with fur.

b. $2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limit does not apply to jewelry and watches worth $100 or less per item.

c. $250 for stamps, tickets and letters of credit.

5. Builders' Risk Coverage Form Limitation. The following provision applies only to the Builders' Risk Coverage Form;

Limitation 3.d is replaced by the following:

Builders' machinery, tools and equipment you own or that are entrusted to you.

D. ADDITIONAL COVERAGE - COLLAPSE

We will pay for loss or damage caused by or resulting from risks of direct physical loss involving collapse of a building or any part of a building caused only by one or more of the following:

1. The "specified causes of loss" or breakage of building glass, all only as insured against in this Coverage Part;

2. Hidden decay;

3. Hidden insect or vermin damage

4. Weight of people or personal property;

your vehicle with another vehicle of object. If does not mean your vehicle's contact with road bed.

(3) Theft of an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.

c. The most we will pay for the loss or damage under this Extension is $5,000.

if otherwise covered in this Coverage Part, under items 2., 3., 4., 5. and 6. unless the loss or damage is a direct result of the collapse of a building:

Outdoor radio or television antennas, including their lead-in wiring, masts or towers; awnings; gutters and downspouts; yard fixtures, outdoor swimming pools; fences; piers, wharves and docks; beach or diving platforms or appurtenances; retaining walls; walks, roadways and other paved surfaces.

Collapse does not include settling, crackling, shrinkage, bulging or expansion.

This Additional Coverage will not increase the Limits of Insurance provided in this coverage Part.

E. Additional Coverage Extensions

1. Property in Transit. This Extension applies only to your personal property to which this form applies.

a. 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) in transit more than 100 feet from the described premises.

Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.

b. Loss or damage must be caused by or result from one of the following cause of loss.

(1) Fire, lightning, explosions, windstorm or hail, riot or civil commotion, or vandalism.

(2) Vehicle collision, upset or overturn Collision means accidental contact of

b. We will not pay more under this Extension than if the repaired or replaced building was:

(1) Rebuilt at the same location, as soon as reasonable possible.

(2) To the same extent the law permits, of the same size as the one it replaces; and

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This Coverage Extension is additional insurance. The Additional Condition, Coinsurance does not apply to this Extension.

2. **Water Damage, other Liquid, Powder or Molten Material Damage.** If loss or damage caused by or resulting from covered water or other liquid, powder to molten material occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes.

We will not pay the cost to repair any defect that caused the loss or damage; but we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage.

a Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

3. **Building Ordinance or Law**

a. If there is an ordinance or law in effect at the time of loss that regulates zoning, land use or construction of a covered building, and if enforcement of that ordinance or law affects the repair or rebuilding of that building following damage by a Covered Cause of Loss, you may extend the insurance on Building to cover:

(1) Costs to demolish and clear the site of the undamaged portions of the building;

(2) The value of the undamaged portions of the building; and

(3) The increased cost to repair or rebuild the building with another building with another building of the same size.

overhead

The most we will pay under this Extension is $25,000.

This Coverage Extension is additional insurance. The Additional Condition, Coinsurance does not apply to this Extension.

5. Business Income and Extra Expense

a. You may extend the insurance provided for direct loss of or damage to Covered Property to apply to:

(1) The actual loss of Business Income you sustain due to the necessary suspension of your operations at the

(3) Designed for the same type of occupancy as the one it replaces, unless otherwise required by zoning or land use ordinance or law.

The increased rebuilding costs must be kept to the minimum needed to satisfy legal requirements.

c. If your do not repair or replace the damaged building, we will pay under this Extension only to demolish and clear the site of the undamaged portions of the building.

d. This Extension does not apply to the costs associated with the enforcement of any ordinance or law that 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".

e. The most we will pay under this Extension is $250,000.

Any Coinsurance penalty applicable to the building will also apply to the amount other wise payable under this Extension.

4. **Power Interruption**

You may extend the insurance provided for Covered Property to apply to loss or damage caused by interruption of electric power supply service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not on the described premises:

a. Utility generating plants;

b. Switching stations or substations;

c. Transformers; and

d. Transmissions lines, other than
continue your operations at any location;

(2) To minimize the suspension of business if you cannot continue your operations; or

(3) To repair or replace any property or to research, replace or restore the information on damaged valuable papers and records, but only if those expenses reduce the amounts otherwise payable in this Extension.

e. The most we will pay under this Extension is $25,000. If the lost or damaged covered Property is not repaired or replaced, we will not cover any loss under this Extension at all.

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described premises as a result of such covered direct loss or damage.

(2) Necessary Extra Expenses you incur that you would not have incurred if there had been no such covered direct loss or damage.

b. The Extension only applies to the amount of loss incurred from the date of direct physical loss or damage to Covered Property at or within 100 feet of the described premised by a Covered Cause of Loss. It ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality, even if this is after the expiration date of this policy. This does not include any increased time needed due to enforcement of any ordinance or law regulating.

(1) Building or land usage, demolition or construction; or

(2) Environmental damage or restoration.

c. Business Income means the:

FM 600.0.871 (1-89)

(1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and

(2) Continuing normal operation expense necessarily incurred including payroll.

d. Extra Expense means expense incurred:

(1) To avoid or minimize the suspension of business and to

building or structure, unless the roof or an outside wall or the building or structure is first damaged by a falling object.

3. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a systems or appliance containing water or steam.

This Coverage Extension is additional insurance. The Additional Condition, Coinsurance does not apply to this Extension.

6. Property Off- Premises - Increased Limit

The last paragraph of the Property Off - Premises Coverage Extension in the Coverage Form to which this form applies is replaced by the following:

The most we will pay for loss or damage under this Extension is $25,000.

F. DEFINITIONS

"Specified Causes of Loss" means the following; Fire; lighting, explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion, vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

1. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:

a. The cost of filing sinkholes; or

b. Sinking or collapse of land into man-made underground cavities.

2. Falling objects does not include loss or damage to:

a. Personal property in the open; or

b. The interior of a building or structure, or property inside a

WITHDRAWN

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
PROPERTY ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided by the **Building and Personal Property Coverage Form**, CP 00 10 and **Business Coverage Form**, CP 00 30 or CP 0032.

The following is a summary of increased limits of insurance and additional coverage provided by this endorsement.

Coverage is subject to the Causes of Loss form attached to this policy.

LIMITS OF INSURANCE	SUBJECTS OF INSURANCE
SECTION A.	
10,000.00	Personal Computers, EDP Equipment, Data or Media
10,000.00	Accounts Receivable
2,500.00	Property In or On a Vehicle or on Exhibition
1,000.00	Property in the Custody of Salespersons
1,000.00	Fire Protective Devices
5,000.00	Inventory or Appraisal
15,000.00	Off Premises Power
1,000.00	Indoor and Outdoor signs, Attached or Unattached
2,500.00	Personal Effects
15,000.00	Personal Property of others
5,000.00	Valuable Papers and Records - Cost of Research
10,000.00	Trees, Shrubs, Plants and Lawns
1,000.00	Other Outdoor property
10,000.00	Debris Removal
SECTION B.	**Newly acquired or Constructed Property**
250,000.00	Buildings
100,000.00	Personal Property At Each Newly Acquired Premises
100,000.00	Business Income At Each Newly Acquired Premises

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SECTION A.

The coverages listed in Section A of the Summary are provided as additions to your insurance program. These coverages apply separately to each of your premises described in the Declarations.

Policy Additions

The following paragraphs are added to the Building and Personal Property Coverage Form:

A. Coverage

5. Coverage Extensions

f. Personal Computers, EDP Equipment, Data or Media

The most we will pay under this Extension is $10,000 but if the equipment, data or media is lost or damaged while in transit or on a vehicle the most we will pay is $2,500.

You may extend the insurance that applies to Your Business Personal Property to apply to your electronic data processing equipment, data or media. This Extension includes the property of others that you hold in any capacity, or for which you are responsible.

(1) Coverage under this extension includes:

(a) Personal computers, electronic data processing and word processing equipment, including their component parts;

(b) Data stored on the media, including facts, concepts, computer programs and instructional vehicles used in your data processing system as well as accounts, bills, evidences of debt, valuable papers and records, abstracts, deeds, manuscripts or other documents in data processing media form; and

(c) Media on which the data is stored.

(2) We will not cover the following kinds of equipment, data or media:

(a) Any data or media for which duplicates or replacements do not exist; or

(b) Property rented or leased to others while away from the described premises.

(3) Personal Computers, EDP Equipment, Data or Media loss payment will be determined as follows amounts:

(a) Equipment. We will pay the least of the following amounts:

(i) The cost of reasonably restoring that property to its condition immediately before the loss or damages; or

(ii) The cost of replacing that property with identical property.

However, when repair or replacement with identical property is not possible, we will pay the cost to replace that property with similar property capable of performing the same functions.

If not repaired or replaced, the property will be at its actual cash value.

(b) Data. We will pay up to the actual cost incurred of reproducing the data.

(c) Media. We will pay to repair or replace the media with material of the same kind and quality.

g. Accounts Receivable

The most we will pay under this Extension is $10,000. If accounts receivable records are lost or damaged in transit, the most we will pay is $2,500.

You may extend the insurance that applies to your Business Personal Property to apply to your records of accounts receivable:

(a) At a described premises or in or on a vehicle in transit between described premises; or

(b) If the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss.

(1) The amount of your Accounts Receivable loss includes:

(a) Money owed to you from customers if you are unable to collect the money as a direct result of a covered loss or damage to your accounts receivable records;

(b) Interest charges on money you must borrow to offset you reduced cash flow;

(c) Additional collection costs, over and above your usual collection costs, made necessary because of loss or damage; and

(d) Reasonable expenses you must incur to re-establish your accounts receivable records.

(2) Accounts receivable loss payment will be determined as follows:

(a) When there is proof that a covered loss has occurred but you cannot accurately establish the amount of accounts receivable outstanding at the time of loss, the amount of loss will be computed as follows:

(i) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damages occurs; and

(ii) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance for the average for that month.

(b) We will deduct from the established total amount of accounts receivable:

(i) The amount of any accounts evidenced by records not list or damaged;

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(ii) Any other amounts you are able to establish or collect; and

(iii) Any 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 will return the recovered amount to us, up to the total amount of the paid loss. You will keep the amount of any accounts receivable you recover in excess of the amount of the paid loss.

h. Property In Or On A Vehicle Or On Exhibition

The most we will pay for loss or damage under this Extension is $2,500.

You may extend the insurance provided by this Coverage Form to apply to your Covered Property while in or on a vehicle or at any fair or exhibition not located within 100 feet of the described premises. The Extension does not apply to your salespersons samples. We will pay for shipments by mail only if registered.

This extension also applies to your interest in shipments sold "Free on Board." When the title of a shipment passes to the consignee and if the consignee refuses to pay because the shipment is lost or damaged, you may elect to claim that loss under this insurance . We will not attempt to collect from the consignee unless you:

(1) Provide us with your written consent to do so ; and

(2) Assign us your right of action.

i. Property In Custody of Salespersons

The most we will pay for loss or damage under this Extension is $ 1,000.

You may extend the insurance provided by this Coverage Form to apply to your Covered Property in the custody of a salesperson and not located within 100 feet of the described premises.

j. Fire Protective Devices

The most we will pay under this a Extension is $ 1,000 for each separate 12 month period of this policy to recharge or refill fire protective devices covered by this Extension.

You may extend the insurance provided by this Coverage Form to apply to your fire protective devices that are permanently installed in buildings at the described premises. This Extension applies when such devices have been discharged by accident but not periodic recharge.

k. Inventory Or Appraisal

You may extend insurance the provided under this Coverage Form to apply to the following expenses you incur, as required by this Coverage Part, to prepare a claim:

(1) The cost of taking inventories;

(2) The cost of making appraisals; and

(3) The cost of preparing a statement of loss and other supporting exhibits.

The most we will pay under this Extension for any claim is $ 5,000.

We will not pay for any expenses billed by and payable to independent insurance adjustors or for expenses to prepare claims not covered by this Coverage Part.

If you have purchased Business Income Insurance the following Coverage is added to the **Business Income Coverage Form:**

A. Coverage.

5. Off Premises Power

The most we will pay is $ 15,000 for loss you incur after the first 12 hours following the direct physical loss or damage by a Covered Cause of Loss that disrupted the services provided by the utility companies described below.

We will pay for the loss of Business Income and Extra Expense you incur due to the necessary suspension of your "operations" during the "period of restoration" as a result of direct physical loss or damage by a Covered Cause of Loss to property not at the premises described in the Declarations
but used to supply you with services by the following utilities:

a. Water supply companies**;**

b. Communication supply companies but not their overhead communication lines or satellites; and

c. Power supply companies but not their overhead transmission lines.

Policy Changes

The **Building and Personal Property Coverage Form** is amended as follows:

A. Coverage

2. Property Not Covered

Coverage is extended to include all exterior signs. paragraph p. (2) is amended to delete the phrase "signs (other than signs attached to buildings)".

5. Coverage Extensions

b. Personal Effects and Property of Others - is replaced by the following:

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

(1) personal Effects owned by you, your officers, your partners or your employees. This Extension does not apply to loss or damage by theft. The most we will pay for a loss or damage to Personal Effects under this Extension is $2,500.

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(2) Personal Property of Others in your care, custody, or control. The most we will pay for loss or damage to Personal Property of Others under this Extension is $15,000.

Our payment for loss or damage to Personal Property of Others or to Personal Effects of your Offices, Your partners or your employees will only be for the account of the owner of the property

c. Valuable Papers and Records - Cost of Research - is amended as follows:

The most we will under this Extension is $5,000 at each described premises.

e. Outdoor Property - is replaced by the following:

The most we will pay for loss or damage under this Extension to trees, shrubs, plants and lawns, including debris removal expense is $10,000. For all outdoor property, the most we will pay for loss or damage under this Extension is $1,000.

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas, trees, shrubs, plants and lawns, including debris removal expense caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

(1) Fire;

(2) Lightning;

(3) Explosion;

(4) Riot or Civil Commotion ; or

(5) Aircraft.

C. Limits of Insurance - is amended as follows:

The most we will pay for loss or damage to signs is $1,000 for each sign in any one occurrence.

The limit of $5,000 shown for Debris Removal is replaced by $10,000.

SECTION B

Newly Acquired or Constructed Property

Policy Changes

The **Building and Personal Property Coverage Form** is amended as follows:

A. Coverage

5. Coverage Extensions

a. Newly Acquired or Constructed Property - is amended as follows:

(1) The most we will pay for loss or damage under this Extension is $250,000 for building property at each building

(2) The most we will pay for loss or damage under this Extension is $100,000 for personal property at each building.

(3) (b) 180 days expire after you acquire or begin to construct the property.

If you have purchased Business Income Insurance, the **Business Income Coverage Form** is amended as Follows:

A. Coverage

4. Coverage Extension

Newly Acquired or Locations - is amended as follows:

b. The most we will pay for loss under this Extension is $100,000 at each location.

c. 180 days expire after you acquire or begin construction on the property ; or

WITHDRAWN

Policy Number:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FULL VALUE COVERAGE
(BUILDING)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Method of Valuation

Prem. No.	Location of Premises Bldg. No.	RC	ACV
		___	____
		___	____
		___	____

The following is added to Section G. OPTIONAL COVERAGES:

4. **Full Value**

We will pay the "full value" of loss or damage to buildings as determined at the time of loss or damage and without application of any Coinsurance condition. This Optional Coverage is subject to the following provisions:

a. You agree to report to us the actual cost of any improvements, alterations, additions or renovations made to the buildings shown in the Declarations within 90 days after commencement or acquisition. If such improvements, alterations, additions or renovations are not reported to us, any loss or damage covered will be adjusted with a penalty. The penalty is equal to the percentage the "full value" of the unreported amount bears to the "full value" of such buildings.

b. If there is any other valid and collectible insurance that would apply in the absence of this policy, the insurance under this policy will apply only as excess insurance over such other insurance.

c. If the method of valuation used for the building coverage under this option is shown as being covered on a Replacement Cost basis the term Actual Cash Value, where it appears in this policy, is replaced by the term Replacement Cost.

In the event you elect to have loss or damage settled on an Actual Cash Value basis, you may still make a claim for any additional liability brought about by this endorsement provided you notify us of your intent to do so within 180 days, in writing, after the loss or damage.

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d. If valuation is made on a Replacement Cost basis the following conditions apply:

(1) We will not be liable under this provision for any loss or damage unless and until the building is actually repaired or replaced by you with due diligence and dispatch.

(2) In the event you elect to repair, rebuild, or replace the damaged or destroyed building with materials of different kind or quality, or at different location, we will not pay more than the cost to repair, rebuild or replace the damaged or destroyed building with materials of like kind and quality on the same premises.

(3) Should you elect not to repair or replace the building after a loss, coverage under this policy shall be limited to the Actual cash Value of the building at the time of loss.

e. Any increased cost due to delay in construction under your control is not covered.

DEFINITIONS

"Full Value" means either of the following, as indicated in the Declarations:

a. The full Actual Cash Value (or ACV); or

b. the full Replacement Cost Value (or RCV), without deduction for depreciation.

However, "full value" does not include any loss, cost or expense arising from the enforcement of any building or land use law or ordinance.

WITHDRAWN

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. READ IT CAREFULLY.

FLOOD ENDORSEMENT

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS - SPECIAL FORM
CAUSES OF LOSS - DELUXE FORM

SCHEDULE
Limit of Insurance

Loc. No.	Bldg. No.	Any One Occurrence	Annual Aggregate	Deductible

For an additional premium, the policy is amended as follows:

A. **Coverage Agreement.** We will pay for direct physical loss of damage caused by flood to Covered Property at the locations shown in this endorsement. Flood means waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

B. **Limits of Insurance.**

1. This limit shown in this endorsement as applying to **Any One Occurrence** is the most we will pay for all loss or damage caused by flood and arising out of any one occurrence.

2. The limit shown in this endorsement as **Annual Aggregate** is the most we will pay for all loss or damage caused by flood at each location during the policy period.

C. **Deductible.** We will adjust all claims for loss or damage at each covered location separately. From the total amount of the adjusted claim at each such location we will deduct the applicable **Deductible Amount** shown in this endorsement. No other deductible applies to this coverage.

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This Endorsement Modifies Insurance Provided under the:

Building and Personal Property Coverage Part
Deluxe Causes of Loss Form

FUEL OIL DEALERS EXTENSION ENDORSEMENT

The following extensions of coverage apply for amounts not exceeding the limits of liability shown for each location:

Location	**Limit of Liability**	**Coverage Description**
Blanket	$25,000	**TERMINAL ACCESS CARD COVERAGE**

Coverage for loss of your product or loss of product that is charged to you, that results from the loss or theft of a terminal access card. A terminal access card means an imprinted card, key or other locking device which permits access to a fuel pump which is otherwise locked or restricted.

Blanket	$25,000	**PETROLEUM PRODUCTS CONTAMINATION COVERAGE**

Coverage for loss of your petroleum products rendered unusable as a result of surface water runoff. The exclusion in this policy pertaining to loss by surface water does not apply to this coverage.

Any Location	$10,000	**ERRONEOUS DELIVERY**

Coverage for loss of or damage to product that is erroneously delivered an rendered unusable or destroyed because of the erroneous delivery.

	$50,000	**POLLUTANT CLEAN UP AND REMOVAL ADDITIONAL AGGREGATE LIMIT OF INSURANCE**

A. The $10,000 annual aggregate limit for Pollution Clean Up and Removal Additional Coverage provided in the Building and Personal Property Coverage form is increased by $50,000 for scheduled locations on the declarations.

B. We will not pay under this endorsement for "pollutants" clean up or removal costs in any occurrence until the total of all such costs exceeds the sum of:

1) The $10,000 aggregate limit from the basic Pollutant Clean Up and Removal Additional Coverage, less any prior payments for the same policy year; plus a deductible of $5,000.

2) We will then pay the costs in excess of that sum, until the Additional Aggregate Limit of $40,000 is used up during the applicable 12

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month period.

$50,000 **BUSINESS INCOME AND EXTRA EXPENSE**

A. The $25,000 Limit for Business Income and Extra Expense provided in the Cause of Loss - Deluxe Form is amended to $50,000 for schedule locations on the declarations.

$3,000 **THEFT OF CURRENCY**

We will pay for loss of currency inside the premises resulting directly from "theft". "Theft" means any act of stealing. The most we will pay for loss under this extension is $3,000 to which a $250 deductible applies. We will not pay for loss as specified below.

A. Loss resulting from any dishonest or criminal act committed by any of your employees, directors, trustees, or authorized representatives: 1) Acting above or in collusion with other persons; or 2) while performing services for you or otherwise.
B. Loss or damage resulting from the fire, however caused.
C. Loss resulting from the giving or surrendering of currency in any exchange or purchase.
D. Loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

$10,000 **CARGO COVERAGE**

Coverage Extension d. Property Off Premises, of the Building and Personal Property Coverage Form, is amended to cover "stock" while in or on a vehicle, truck, trailer, semi-trailer, or combination of these operated by one power unit. We will cover such property in your custody and control which is property sold by you and while being delivered by you.

In addition to any other exclusion noted in this policy, we will not pay for loss caused by or resulting from:

A. Unexplained disappearance;
B. Contamination;
C. Change in color, odor, texture or finish.

However, we will pay such loss if caused by an accident to the vehicle carrying the property.

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DELUXE PROPERTY FORM

The Limits of Insurance stated for the following subjects of insurance are granted by us as additions to your insurance program without any premium change. These Limits of Insurance apply separately at each of your premises. Unless otherwise noted these limits apply per occurrence.

When you purchase additional Limits of Insurance for any Subject of Insurance, the Limits of insurance stated in the Declarations will be in addition to what we have granted below.

Limits of Insurance	Subjects of Insurance
$500,000	Newly Acquired or Constructed Buildings
$250,000	Newly Acquired Business Personal Property
$250,000	Building Ordinance of Law
$25,000	Sewer and Drain Backup
$25,000	Business Interruption and Extra Expense
$25,000	Consequential Loss
$25,000	Power Interruption
$25,000	Property Off Premises
$25,000	Contract Penalty Clause
$15,000	Debris Coverages
$15,000	Pollutant Clean Up and Removal
$15,000	Valuable Papers and Records - Cost of Research
$15,000	Accounts Receivable
$15,000	Off Premises Services
$15,000	Personal Property of Others
$10,000	Fire Department Service Charge
$10,000	Theft of Precious Metals
$10,000	Fine Arts
$10,000	Electronic Data Processing Equipment and Media
$5,000	Personal Effects
$5,000	Employee Dishonesty
$5,000	Temperature-Humidity Change
$5,000	Reward
$5,000	Inventory or Appraisal
$5,000	Property in Transit, on Exhibition or in Custody of Salespersons
$2,500	Fire Protection System Recharge
$2,500	Money and Securities
$2,500	Counterfeit Money and Money Orders
$2,500	Theft of Fur Garments
$2,500	Theft of Jewelry
$2,500	Outdoor Signs
$2,500	Theft of Telephone or Dataline Services
$1,000	Stamps, Tickets and Lottery Tickets
$1,000	Lost Key Consequential Loss
Incl	Glass
Incl	Brand
Incl	Expanded Premises Boundary

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Various provision in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "Your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear is quotation marks have special meaning. Refer to the DEFINITIONS Section of this form and other forms in this policy.

SECTION I . - BUILDING AND PERSONAL PROPERTY COVERAGE FROM

A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the following types of property for which a Limit of Insurance is shown in the Declarations.

a. Building, meaning the building or structure described in the Declarations, including:

(1) Completed additions;

(2) Permanently installed;

(a) Fixtures;

(b) Machinery; and

(c) Equipment

(3) Outdoor fixtures;

(4) Personal property owned by you that is used to maintain or service the building or structure or its premises, including:

(a) Fire protective equipment;

(b) Outdoor furniture;

(c) Floor coverings; and

(d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;

(5) If not covered by other insurance:

(a) Additions under construction, alterations and repairs to the building or structure;

(b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the property line of the described premises, used for making additions, alterations or repairs to the building or structure.

b. Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises, consisting of the following unless otherwise specified in the Declarations or on the Your Business Personal Property - Separation of Coverage form:

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(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, alternations, 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.

c. **Personal Property of Others** that is:

(1) In your care, custody or control; and

(2) Located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 of the property line of the described premises.

However, our payment for loss of or damage to personal property of others will only be for the accounts of the owner of the property.

2. **Property Not Covered**

Covered Property does not include:

a. Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside of buildings;

b. Automobiles held for sale;

c. Bridges, roadways, walks, patios or other paved surfaces;

d. Contraband, or property in the course of illegal transportation or trade;

e. The cost of excavations, grading backfilling or filling;

f. Foundations of buildings, structures, machinery or boilers if their foundations are below:

(1) The lowest basement floor; or

(2) The surface of the ground, if there is no basement;

g. Land (including land on which the property is located), water, growing crops or lawns;

h. Pilings, pier, wharves or docks;

i. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;

j. Retaining walls that are not part of the building described in the Declarations;

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k. Underground pipes, flues or drains;

l. Vehicles or self-propelled machines (including aircraft or watercraft) that:

(1) Are licensed for use on public roads; or

(2) Are operated principally away from the property line of the described premises.

This paragraph does not apply to:

(a) Vehicles or self-propelled machines or autos you manufacture, process or warehouse;

(b) Vehicles or self-propelled machines, other than autos, you hold for sale; or

(c) Rowboats or canoes out of water at the described premises;

m. Grain, hay, straw or other crops while outside of buildings

3. Covered Causes of Loss

See Section II Deluxe Causes of Loss Form.

4. Additional Coverages

a. Debris Coverages

(1) We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

(2) The most we will pay under this Additional Coverage is 25% of:

(a) The most we will pay for the direct physical loss of or damage to Covered Property; plus

(b) The deductible in this policy applicable to that loss or damage.

but if:

(c) The sum of direct physical loss or damage and debris removal expenses exceed the Limits of Insurance; or

(d) The debris removal expenses exceed the amount payable under the 25% limitation in the Debris Removal Additional Coverage, we will pay up to an additional $15,000 for each location in any one occurrence.

(3) This Additional Coverage does not apply to costs to:

(a) Extract "pollutants" from land or water; or

(b) Remove, restore or replace polluted land or water.

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 of damage occurs within 10 days after the property is first moved.

Payment under this coverage part will not increase the applicable Limit of Insurance.

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c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $10,000 for your liability for fire department service charges:

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

(2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

d. Pollutant Clean Up and Removal

We will pay your expenses to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is $15,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

5. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises.

If a Coinsurance percentage of 80% or more or, a Value Reporting period symbol, must be shown in the Declarations, but the Additional Condition, Coinsurance, does not apply to these extensions unless otherwise noted.

a. Newly Acquired or Constructed Property

(1) You may extend the insurance that applies to Building to apply to:

(a) Your new buildings while being built on the described premises; and

(b) Buildings you acquire at locations, other than the described premises, intended for:

(i) Similar use as the building described in the Declarations; or

(ii) Use as a warehouse.

The most we will pay for the loss or damage under this Extension is 25% of the Limit of Insurance for Building shown in the Declarations, but not more than $500,000 at each building.

(2) You may extend the insurance that applies to Your Business Personal Property to apply to that property at any location you acquire other than at tradeshows, fairs or exhibitions.

The most we will pay for loss or damage under this Extension is 25% of the Limit of Insurance for Your Business Personal Property shown in the Declarations, but not more than $250,000 at each building.

(3) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs.

(a) This policy expires.

(b) 180 days expire after you acquire or begin to construct the property; or

(c) You report values to us.

We will charge you additional premium for values reported from the date construction begins or you acquire the property.

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If you have purchased Business Income Insurance from us, the Business Income Coverage Form A. Coverage, 4. Coverage Extension is amended as follows:

b. The limit of $100,000 is replaced to $125,000.

c. (2) "30 days" is changed to "180 days".

b. Personal Effects

You may extend the insurance that applies to Your Business Personal Property to apply to Personal effects owned by you, your officers, your partners or your employees.

The most we will pay for loss or damage under this Extension is $5,000.

c. Valuable Papers and Records - Cost of Research

You may extend the insurance that applies to Your Business Personal Property to apply to your costs to research, replace or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist.

The most we will pay under this Extension is $15,000.

d. Property - Off Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Property, at a location you do not own, lease or operate. This Extension does not apply to Covered Property:

(1) In or on a vehicle;

(2) In the care, custody or control of your salespersons; or

(3) At any tradeshow, fair or exhibition.

The most we will pay for loss or damage under this Extension is $25,000.

e. Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas, trees, shrubs and plants (other than "stock" of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss:

(1) Fire;

(2) Lightning;

(3) Explosion;

(4) Riot or Civil Commotion

(5) Aircraft

(6) Vehicle Collision

The most we will pay for loss or damage under this Extension is $5,000, but not more than $1,000 for any one tree, shrub or plant.

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f. Electronic Data Processing Equipment, Data or Media

You may extend the insurance that applies to your Business Personal Property to apply to your electronic data processing equipment, and media.

(1) Coverage under this Extension includes:

(a) Personal computers, work stations, electronic data processing and word processing equipment, including their components parts;

(b) Media on which the data is stored.

(2) Electronic Data Processing Equipment and Media loss payment will be determined as follows:

(a) Equipment. We will pay the least of the following amounts:

(i) The cost of reasonably restoring that property to its condition immediately before the loss or damage; or

(ii) The cost of replacing that property with identical property.

(iii) The cost of replacing the property with similar property capable of performing the same functions.

If not repaired or replaced, the property will be valued at its actual cost value.

(b) Media. We will pay to repair or replace the media with material of the same kind and quality.

The most we will pay for loss or damage under this Extension is $10,000 but if the equipment or media is lost or damaged while in transit or on a vehicle the most we will pay is $5,000.

g. Accounts Receivable

You may extend the insurance that applies to Your Business Personal Property to apply to your records of accounts receivable:

(a) At a described premises or in or on a vehicle in transit between described premises; or

(b) If the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss.

(1) The amount of your Accounts Receivable loss includes:

(a) Debt owned to you from your customers if you are unable to collect the debt as a direct result of a covered loss or damage to your accounts receivable records;

(b) Interest charges on debt you must borrow to offset your reduced cash flow;

(c) Additional collection costs, over and above your usual collection costs, made necessary because of loss or damage; and

(d) Reasonable expenses you must incur to re-establish your accounts receivable records.

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(2) Accounts receivable loss payment will be determined as follows:

(a) When there is proof that a covered 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 will be computed as follows

(i) Determine the total of the average monthly amounts of accounts receivable for the 24 months immediately preceding the month in which the loss or damage occurs; and

(ii) Adjust the total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

(b) We will deduct from the established total amount of accounts receivable:

(i) The amount of any accounts evidenced by records not lost of damages;

(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 will return the recovered amount to us, up to the total amount of the paid loss. You will keep the amount of any accounts receivable you recover in excess of the amount of the paid loss.

The most we will pay for loss or damage under this Extension is $15,000, but if accounts receivable records are lost or damaged in transit, the most we will pay is $5,000.

h. Property In Transit On Exhibition Or In The Custody Of Salespersons

You may extend the insurance that applies to your Business Personal Property to apply to your Covered Property that is more than 1,000 feet from the property line of the described premises while in transit, at any tradeshow, fair or exhibition, or in the custody of sales persons. We will pay for shipments by mail only if registered.

This Extension also applies to your interest in shipments sold "Free on Board." When the title of a shipment passes to the consignee and if the consignee refuses to pay because the shipment is lost or damaged, you may elect to claim that loss under this insurance. We will not attempt to collect from the consignee unless you:

(1) Provide us with your written consent to do so; and

(2) Assign us your right of action.

The most we will pay for loss or damage under this Extension is $5,000.

i. Fire Protective Devices

You may extend the insurance provided by this Coverage Form to pay for the cost to recharge or refill any fire protective equipment when discharged:

(1) To prevent or control a covered loss;

(2) Accidentally; or

(3) As a result of malfunction of the equipment

The most we will pay under this Extension is $2,500.

j. Counterfeit Money and Money Orders

You may extend the insurance that applies to your Business Personal Property to apply to loss from the voluntary parting of any Covered Property by you or anyone else to whom you have entrusted the Covered Property due to the acceptance of counterfeit money, money orders or travellers checks.

Section II, Limitation 1e. does not apply to this coverage.

The most we will pay for loss under this Extension is $2,500.

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k. Money and Securities Coverage

You may extend the insurance that applies to your Business Personal Property to pay provided by the Coverage Form to pay for loss by any act of stealing, disappearance or destruction of "money" and "securities" as shown by your records that are either:

a. Inside the premises;

(1) Inside the premises;

(2) Inside a banking premises; or

(3) Inside a recognized place of safe deposit; or

b. Outside the Premises, meaning:

(1) In an armored vehicle; or

(2) In the custody of a custodian of such funds; but not while in the mail or in the custody of a carrier for hire other than a armored motor vehicle company.

When loss of "securities" occurs, we will pay the actual cash value of the "securities" at the end of the last business day before the loss is discovered or the actual cost of replacing "securities", whichever is less. We will not pay for the loss of income, interest of dividends that occur as a result of a covered loss.

The most we will pay for loss or damage under this extension is $2,500.

l. Employee Dishonesty

You may extend this insurance provided by this Coverage Form to apply to loss of "money", "securities" and other business personal property by dishonest or fraudulent acts of your employee except you, your officers or your partners subject to the following conditions:

(1) Coverage ceases fro any employee immediately upon discovery by you or any of your officers or partners of any dishonest or fraudulent act committed by that employee.

(2) Dishonest or fraudulent acts or a series of similar or related acts of any employee acting alone of in collusion with others during the policy period shall be deemed to be one occurrence for the purpose of applying the deductible and the Limit of Insurance.

(3) Loss is covered only if discovered not later than one year from the end of the policy period, and then this insurance shall apply only to loss sustained during the policy period.

(4) If more than one Named Insured is covered under this policy, the most we will pay shall not exceed the amount for which we would pay if there was only one insured;

Section II, Exclusions B., 2.h., as respects employees does not apply to this coverage.

When loss of "securities" occurs, we will pay the actual cash value of the "securities" at the end of the last business day before the loss is discovered or the actual cost of replacing "securities", whichever is less. We will not pay for the loss of income, interest or dividends that occurs as a result of a covered loss.

The most we will pay for loss under this Extension is $5,000.

m. Temperature - Humidity Change Coverage

You may extend the insurance that applies to your Business Personal Property to apply to damage to your "stock" caused by or resulting from:

(1) mechanical or electrical breakdown of heating, cooling or humidity control equipment which is owned or used by you; or

(2) a power failure beyond your control which causes a change in temperature or humidity.

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We will not pay for any loss or damage if you fail to used reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

Section II, Exclusions B., 2.d (2) do not apply to this coverage.

The most we will pay for loss or damage under this Extension is $5,000.

n. Business Income and Extra Expense

You may extend the insurance provided by this Coverage Form for direct loss of or damage to Covered Property to apply to:

(1) The actual loss of Business Income you sustain due to the necessary suspension of your operations at the described premises as a result of covered direct loss or damage; and

(2) Necessary Extra Expenses you incur that you would not have incurred if there had been no such covered direct loss or damage.

This Extension only applies to the amount of loss incurred from the date of direct physical loss or damage to Covered Property at or within 1,000 feet of the property line of the described premises by a Covered Cause of Loss. It ends on the date when the property at the described premises should be repaired, rebuilt of replaced with reasonable speed and similar quality, even if this is after the expiration date of this policy. This does not include any increased time needed due to enforcement of any ordinance or law regulating:

(1) Building or land usage, demolition or construction; or

(2) Environmental damage or restoration.

Business Income means the:

(1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and

(2) Continuing normal operating expenses necessarily incurred, including payroll.

Extra Expense means expense incurred:

(1) To avoid or minimize the suspension of business and to continue your operations at any location;

(2) To minimize the suspension of business if you cannot continue your operations; or

(3) To repair or replace any property or to research, replace or restore the information on damaged valuable papers and records, but only if those expenses reduce the amounts otherwise payable in this Extension.

The most we will pay under this Extension is $25,000.

We will also pay up to $15,000 for loss you incur after the first 12 hours due to the necessary suspension of your operations during the period of restoration as a result of direct physical loss or damage by a Covered Cause of Loss to the following property not at the premises described in the Declarations but used to supply you with services by the following utilities:

a. Water supply companies;

b. Communication supply companies but not their overhead communication lines or satellites; and

c. Power supply companies but not their overhead transmission lines.

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o. Brand and Label

You may extend the insurance that applies to your Business Personal Property to apply to your expenses when you do not want to sell your damaged stock under your brand or label even though the damaged stock has a salvage value.

You have two options. You may:

(1) Remove the brand or label and then related the stock to comply with the law; or

(2) Label the damaged "stock" as salvage but, in doing so, cause no further damages to the stock.

In either case, we will pay the difference between;

(1) The salvage value of the damage stock with the brand or label attached; and

(2) The salvage of the damaged stock with the brand or label removed.

P. Fine Arts

You may extend the insurance provided by this Coverage Form to apply to loss or damage to your "Fine Arts".

Loss or damage must be caused by or result from a Covered Cause of Loss. Section II, Exclusions B., 1.a., 1.b., 1.e. and 1.g. do not apply to this coverage extension.

We shall not pay for more than the value of your property as indicated on a sales slip or written appraisal from a qualified appraiser.

The most we will pay for loss or damage under this Extension is $10,000.

q. Reward

You may extend the insurance provided by this Coverage Form to pay a reward to any individual or group (except you, your officers or partners) for information which results in the arrest and conviction of any one person or group for committing or trying to commit any illegal act(s) relating to a loss covered by this policy.

The most we will pay under this Extension is $5,000. No deductible applies to this coverage.

r. Lost Key Consequential Loss

You may extend the insurance provided by this Coverage Form to pay for consequential loss to locks and keys if a master or grand master key is lost or damaged. This coverage does not apply to keys in the possession of former employees. We will pay for:

(1) The actual cost of keys and

(2) Adjustment of locks to accept new keys, or

(3) If required, new locks including the cost of their installation.

The most we will pay for loss or damage under this Extension is $1,000.

s. Theft or Telephone or Dataline Services

You may extend the insurance that applies to your Business Personal Property to apply to theft of your telephone and dataline services by an unauthorized person or group (except you, your officers or your partners).

You must make a claim within 60 days of the close of the month in which the theft of series of thefts commences.

You must take reasonable steps to change access security codes immediately upon discovery of the theft or series of thefts.

WITHDRAWN

WITHDRAWN

Section II, Exclusions B., 2.h. as respects employees, does not apply to this coverage.

The most we will pay for loss or damage under this Extension ins $25,000.

u. Inventory Or appraisal

You may extend the insurance provided under this Coverage Form to apply to the following expenses you incur, as required by this coverage Part, to prepare a claim:

(1) The cost of taking inventories;

(2) The cost of making appraisals; and

(3) The cost of preparing a statement of loss and other supporting exhibits.

We will not pay for any expenses billed by and payable to independent or public insurance adjustors or for expenses to prepare claims not covered by this Coverage Part.

The most we will pay under this Extension for any claim is $5,500.

v. Personal Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to the personal property of others in your care, custody and control.

The most we will pay for loss or damage under this Extension is $15,000.

w. Power Interruption

You may extend the insurance provided under this Coverage Form to apply to loss or damage caused by interruption of electric power supply services to the described premises.

The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not on the described premises:

a. Utility generating plants;

b. Switching stations or substations;

c. Transformers; and

d. Transmission lines, other than overhead transmission lines.

Section II, Exclusions B., l.e. does not apply to this coverage part.

The most we will pay for loss under this Extension is $25,000.

x. Outdoor Signs

You may extend the insurance provided by this Coverage Form to apply to loss or damage to outdoor signs. Signs must be attended to the building or within 1,000 feet of the property line of the described premises.

The most we will pay for loss under this Extension is $2,500.

WITHDRAWN

WITHDRAWN

Y. Consequential Loss

You may extend the insurance that applies to your Business Personal Property to pay the reduction in value of the remaining parts of "stock" in process of manufacture when the reduction is caused by direct physical loss or damage from a Covered Cause of Loss to other parts of "stock" in the process of manufacture at the described premises and the remaining parts cannot be used in conjunction with other "stock"

In the application of the Coinsurance provision as set forth in the Additional Condition section of the policy, the value of "stock" in process of manufacturer at the premises described in the policy Declarations includes the additional value that it represents in "stock" at other locations.

The most we will pay for loss or damage under this Extension is $25,000.

B. EXCLUSIONS

Section II Deluxe Causes of Loss Form.

C. LIMITS OF INSURANCE

The limits applicable to the Additional Coverage and Coverage Extensions are in addition to the Limits of Insurance stated in the Declarations and apply on a per occurrence basis unless otherwise noted.

D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance condition or the Agreed Value Optional Coverage.

E. LOSS CONDITIONS

The following conditions apply it the Common Policy Conditions and the Commercial Property Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that section be made be a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

WITHDRAWN

a. Pay its chosen appraiser; and

b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim

3. Duties In The Event Of Loss Or Damage

a. You must see that the following are done i the event of loss or damage to Covered Property:

(1) Notify the police if a law may have been broken

(2) Give us prompt notice of the loss or damage. Include a description of the property involved.

(3) As soon as possible, give us a description of how, when and where the loss or damage occurred.

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss if feasible set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

(5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed

(6) As often as may be reasonably required, permit us to inspect the property providing the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with necessary forms.

(8) Cooperate with us in the investigation or settlement of the claim.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of and examination, an insured's answers must be signed.

4. Loss Payment

a. In the event of loss or damage covered by this covered by this Coverage Form, at our option, we will either:

(1) Pay the value of lost or damaged property;

(2) Pay the cost of repairing or replacing the lost or damaged property;

(3) Take all or any part of the property at an agreed or appraised value; or

(4) Repair, rebuild or replace the property with other property of like kind and quality.

b. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.

c. We will not pay you more than your financial interest in the Covered Property.

d. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

e. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

WITHDRAWN

WITHDRAWN

f. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if:

(1) You have complied with all of the terms of this Coverage Part; and

(a) We have reached agreement with you on the amount of loss; or

(b) An appraisal has been made.

5. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

6. Vacancy

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss of damage, we will:

a. Not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:

(1) Vandalism;

(2) Sprinkler leakage, unless you have protected the system against freezing;

(3) Building glass breakage;

(4) Water damage;

(5) Theft; or

(6) Attempted theft.

b. Reduce the amount we would otherwise pay for the loss or damage by 15%.

A building is vacant when it does not contain enough business personal property to conduct customary operations.

Buildings under construction are not considered vacant.

7. Valuation

We will determine the value of Covered Property in the event of loss or damage as follows:

a. At actual cash value as of the time of loss or damage, except as provided in b., c., d., and e. below.

b. If the Limit of Insurance for Building satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged building property is $2,500 or less, we will pay the cost of building repairs or replacement.

This provision does not apply to the following even when attached to the building:

(1) Awnings or floor coverings:

(2) Appliances for refrigerating, ventilating, cooking, dishwashing or laundering; or

(3) Outdoor equipment or furniture.

c. "Stock" you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had.

d. Glass at the cost replacement with safety glazing material if required by law.

e. Tenant's Improvements and Betterments at:

WITHDRAWN

WITHDRAWN

(1) Actual cash value of the lost or damaged property if you make repairs promptly.

(2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:

(a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and

(b) Divide the amount determined in

(a) above the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration of the renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.

(3) Nothing if others pay for repairs or replacement.

F. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies.

a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

(1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;

(2) Divide the Limit of Insurance of the property by the figure determined in step (1);

(3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in step (2);

(4) Subtract the deductible from the figure determined in step (3).

We will pay the amount determined in step (4) or the limit of insurance, whichever is less. For the remainder, you will either have to reply on other insurance or absorb the loss yourself.

Example No. 1 (Underinsurance):

When:

The value of the property is	$250,000
The Coinsurance percentage for it is	80%
The Limit of Insurance for it is	$100,000
The Deductible is	$1,000
The amount of loss is	$40,000

Step (1): $250,000 x 80% = $200,000 (the minimum amount of insurance to meet your Coinsurance requirements)

Step (2): $100,000 / $200,000 = .50

Step (3): $40,000 x .50 = $20,000

WITHDRAWN

Step (4): $20,000 - $1,000 = $19,000

We will pay no more than $19,000. The remaining $21,000 is not covered.

WITHDRAWN

Example No. 2 (Adequate Insurance):

When:

The value of the property is	$250,000
The Coinsurance percentage for it is	80%
The Limit of Insurance for it is	$200,000
The Deductible is	$1,000
The amount of loss is	$40,000

Step (1): $250,000 x 80% = $200,000 (the minimum amount of insurance to meet your Coinsurance requirements)

Step (2): $200,000 / $200,000 = 1.00

Step (3): $40,000 x 1.00 = $40,000

Step (4): $40,000 - $1,000 = $39,000

We will cover the $39,000 loss in excess of the Deductible. No penalty applies.

b. If one Limit of Insurance applies to two or more separate items, this condition will apply to the total of all property to which the limit applies.

Example No. 3:

When:

The value of the property is	
Bldg at Location No. 1	$75,000
Bldg at Location No. 2	$100,000
Personal Property at Location No. 2	$75,000
	$250,000
The Coinsurance percentage for it is	90%
The Limit of Insurance for Buildings and Personal Property at Location Nos. 1 and 2 is	$180,000
The Deductible is	$1,000
The amount of loss is Bldg at Location No. 2	$30,000
Personal Property at Location No. 2	$20,000
	$50,000

Step (1): $250,000 x 90% = $225,000 (the minimum amount of insurance to meet your Coinsurance requirements and to avoid the penalty shown below)
Step (2): $180,000 / $225,000 = .80
Step (3): $50,000 x .80 = $40,000
Step (4): $40,000 - $1,000 = $39,000

We will pay no more than $39,000. The remaining $11,000 is not covered.

2. Mortgage Holders

a. The term "mortgage holder" includes trustee.

b. We will pay for covered loss of or damage to buildings or structures to each mortgage holder shown in the Declaration in their order or precedence, as interests may appear.

WITHDRAWN

c. The mortgage holder has the right to receive loss payment even if the mortgage holder has started foreclosure or similar action on the building or structure.

d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgage holder will still have the right to receive loss payment if the mortgage holder:

WITHDRAWN

(1) Pays any premium due under this Coverage Part at our request if you have failed to do so;

(2) Submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so; and

(3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgage holder.

All of the terms of this Coverage Part will then apply directly to the mortgage holder.

e. If we pay the mortgage holder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

(1) The mortgage holder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and

(2) The mortgage holder's right to recover the full amount of the mortgage holder's claim will not be impaired.

At our option, we may pay to the mortgage holder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and not will be transferred to us and you will pay your remaining mortgage debt to us.

f. If we cancel this policy, we will give written notice to the mortgage holder at least:

(1) 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or

(2) 30 days before the effective date of cancellation if we cancel for any other reason.

g. If we elect not to renew this policy, we will give written notice to the mortgage holders at least 10 days before the expiration date of this policy.

G. OPTIONAL COVERAGES

If shown in the Declarations, the following Optional Coverages apply separately to each item.

1. Agreed Value

a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.

b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition Coinsurance, is reinstated and this Optional Coverage expires.

c. The terms of this Optional Coverage apply only to loss or damage that occurs:

(1) On or after the effective date of this Optional Coverage; and

(2) Before the Agreed Value expiration date shown in the Declarations or the policy

2. Inflation Guard

a. The Limit of Insurance for property to which this Optional Coverage applied will automatically increase by the annual percentage shown in the Declarations.

b. The amount of increase will be:

(1) The Limit of Insurance that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the limit of insurance, time

(2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08), times

(3) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

WITHDRAWN

Example:
if:

The applicable Limit of Insurance is	100,000
The annual percentage increase	8%
The number of days since the beginning of the policy year (or last policy change) is	146
the amount of increase is $100,000 x .08 x 146 365=	$3,200

3. Replacement cost

a. Replacement Cost (without deduction for depreciation) replaces Actual Cash Value in the Loss Condition, Valuation, of this Coverage Form.

b. This Optional Coverage does not apply to:

(1) Property of others;

(2) Contents of a residence;

(3) Manuscripts;

(4) "Fine-Arts" or

(5) "Stock", unless the including "Stock" option is shown in the Declarations.

c. You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.

d. We will not pay on a replacement cost basis for any loss or damage:

(1) Until the lost or damaged property is actually repaired or replaced; and

(2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

e. We will not pay more for loss or damage on a replacement costs basis than the lease of:

(1) The Limit of Insurance applicable to the lost or damaged property;

(2) The cost to replace, on the same premises, the lost or damaged property with other property:

(a) Of comparable material and quality; and

(b) Used for the same purpose; or

(3) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

H. DEFINITIONS

1. "Fine Arts" means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles,bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass, bric-a-brac and similar property of rarity, historical value, or artistic merit.

2. "Money" means

(1) Currency, coins and bank notes, whether or not in current use; and

(2) Travelers checks, register checks and money orders held for sale to the public.

WITHDRAWN

3. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

4. "Securities" means:

(1) All instruments or contracts that represent either "Money" or other property held by you in any capacity;

(2) Tokens, tickets (except lottery tickets held for sale), revenue and other stamps whether or not in current use; and

(3) Evidences of debt issued in connection with credit or charge cards, which are not issued by you; but does not include "Money".

5. "Specified Cause of Loss" means the following: Fire, Lightning; explosion; windstorm, or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

(a) Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action or water on limestone or dolomite. This cause of loss does not include:

(i) The cost of filing sinkholes; or

(ii) sinking or collapse of land into manmade underground cavities.

(b) Falling objects does not include loss or damage to:

(i) Personal property in the open; or

(ii) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

(c) Water damage means accidental discharge or leakage of water or stream as the direct result of the breaking or cracking of any part of a system or appliance containing water or stream.

6. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their package or shipping.

SECTION II - DELUXE CAUSES OF LOSS FORM

A. COVERED CAUSES OF LOSS

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL LOSS unless the loss is:

1. Excluded in Section B., Exclusions; or

2. Limited in Section C., Limitations; that follow.

B. EXCLUSIONS

1. We will not pay for loss or damage caused by directly or indirectly by any of the following. Such loss or damage is excluded regardless of any cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance or Law

The enforcement of any ordinance or law:

(1) Regulating the construction, use or repair of any property; or

(2) Requiring the tearing down of any property, including the cost of removing the debris.

b. Earth Movement

(1) Any earth movement (other than sink hole collapse), such as an earthquake, land slide, mine subsidence or earth sinking, rising or shifting. But if loss or damage by fire or explosion results, we will pay for that resulting loss or damage.

(2) Volcanic eruption, explosion or diffusion. But if loss or damage by fire, building glass breakage from volcanic action results, we will pay for that resulting loss or damage.

WITHDRAWN

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

(a) Airborne volcanic blast or airborne shock waves;

(b) Ash, dust or particulate matter; or

(c) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

c. Governmental Action

Seizure or destruction of property by order of governmental authority. But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent is spread, if the fire would be covered under this Coverage Part.

d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. But if loss or damage by fire results, we will pay for that resulting loss or damage.

e. Off Premises Services

The failure of utility service supplied to the described premises, however caused, if the failure occurs away from the described premises.

But if loss or damage by a Covered Cause of Loss results, we will pay for that resulting loss or damage.

f. War and Military Action

(1) War, including undeclared or civil war;

(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

(1) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or

(2) Mudslide or mudflow.

But if loss or damage by fire, explosion or sprinkler leakage results, we will pay for that resulting loss or damage.

2. We will not pay for loss or damage caused by or resulting from any of the following:

a. Artificially generated electric current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if loss or damage by fire results, we will pay for that resulting loss or damage.

WITHDRAWN

b. Delay, loss of use or loss of market.

c. Smoke, vapor or gas from agricultural smudging or industrial operations.

d. **(1)** Wear and tear.

(2) Rust corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

(3) Smog;

(4) Settling, cracking shrinking or expansion of payments, foundations, walls, floors, roofs or ceilings;

(5) Insects, birds, rodents or other animals;

(6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. However, this does not apply to any resulting loss or damage caused by elevator collision;

(7) The following causes of loss or damage to personal property:

(a) Dampness or dryness of atmosphere;

(b) Changes in or extremes of temperature; or

(c) Marring or scratching.

But if loss or damage by the "specified causes of loss" or building glass breakage results, we will pay for that resulting loss or damage.

e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But is loss or damage by fire or combustion explosion results, we will pay for that resulting loss or damage. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

f. Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more.

g. Water, other liquid, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless;

(1) You do your best to maintain heat in the building or structure; or

(2) You drain the equipment and shut off the supply if the heat is not maintained.

h. Dishonest or criminal act including theft by you, your officers, your partners, employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

(1) Acting alone or in collusion with others; or

(2) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees.

i. Voluntary parting with any property by you or anyone else to whom you have entrusted the property due to the acceptance of checks or promissory notes that are not paid upon presentation.

j. Rain, snow, ice or sleet to personal property in the open.

WITHDRAWN

k. Collapse, except as provided below in the Additional Coverage for Collapse. But if loss or damage by a Covered Cause of Loss results at the described premises, we will pay for that resulting loss or damage.

l. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the release, discharge or dispersal is itself caused by any of the "specified causes of loss." but if loss or damage by the "specified causes of loss" results, we will pay for the resulting damage caused by the "specified cause of loss".

3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for that resulting loss or damage:

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

c. Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, sitting:

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

4. Special Exclusions

The following provisions apply only to the specified Coverage Forms and Coverage Extension.

a. Business Income and Extra Expenses Coverage Extension, Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, or Extra Expense Coverage Form.

We will not pay for:

(1) Any loss caused by or resulting from:

(a) Damage or destruction of "finished stock", or

(b) The time required to reproduce "Finished stock."

This exclusion does not apply to Extra Expense.

(2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas, including their lead-in wiring, masts or towers.

(3) Any increase of loss caused by or resulting from:

(a) Delay in rebuilding, repairing or replacing the property or resuming "operations," due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or

(b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of "operation," we will cover such loss that affects your Business Income during the "period of restoration."

WITHDRAWN

(4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration."

(5) Any other consequential loss.

b. Leasehold Interest Coverage Form

(1) Paragraph B.1.a., Ordinance or Law, does not apply to insurance under this Coverage Form.

(2) We will not pay for any loss caused by:

(a) Your cancelling the lease;

(b) The suspension, lapse or cancellation of any license; or

(c) Any other consequential loss.

c. Legal Liability Coverage Form

(1) The following Exclusions do not apply to insurance under this Coverage Form:

(a) Paragraph B.1.a., Ordinance or Law:

(b) Paragraph B.1.c., Governmental Action;

(c) Paragraph B.1.d., Nuclear Hazard;

(d) Paragraph B.1.e., Off Premises Services; and

(e) Paragraph B.1.f., War and Military Action.

(2) Contractual Liability

We will not defend any claim or "suit," or pay any damages that your are legally liable to pay, solely by reason of your assumption of liability in contact or agreement.

(3) Nuclear hazard

We will not defend any claim or "suit," or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

C. LIMITATIONS

1. We will not pay for loss of or damage to:

a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

c. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show that happen to the property.

WITHDRAWN

d. Gutters and downspouts caused by or resulting from weight of snow, ice or sleet.

e. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.

2. We will pay for direct physical damage and the actual loss of Business Income you sustain or necessary Extra Expense you incur caused by water and water-borne materials that:

a. Accumulate on the surface of the ground at the described premises as a result of rain, snow, sleet or hail.

b. Back-up from a sewer or drain; or

c. Accumulate under the ground and press on, or flowing or seep through:

(1) Foundations, walls floors or paved surfaces.

(2) Basements, whether pave or not; or

(3) Doors, windows or other openings.

Section II, Exclusion B.1.g B.2.d (2), (3), (7) 7(a)(b), do not apply to this coverage part.

The most we will pay for loss or direct or indirect damage under this Extension is $25,000 in any one occurrence.

3. We ill not pay for loss of or damage to the following types of property unless caused by the "specified cause of loss" or building glass breakage:

a. Animals, and then only if they are killed or their destruction is made necessary.

b. Fragile articles such as glassware, statuary, marble, chinaware and porcelains, if broken.

This restriction does not apply to:

(1) Glass that is part of a building or structure;

(2) Containers of property held for sale; or

(3) Photographic or scientific instrument lenses.

4. For loss or damage by theft, the following types of property are covered only up to the limits shown:

a. $2,500 for furs, fur garments and garments trimmed with fur.

b. $2,500 for jewelry, watches, watch movements, jewels, pearls precious and semi-precious stones. This limit does not apply to jewelry and watches worth $100 or less per item.

c. $10,000 for bullion, gold, silver, platinum and other precious alloys or metals.

d. $1,000 for stamps, tickets, lottery tickets held for sale and letters of credit.

5. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten martial escapes. But we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage:

a. Results in discharge of any substance from an automatic fire protection system; or

b. Is direct caused by freezing.

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D. ADDITIONAL COVERAGE

1. Collapse:

We will pay for loss damage caused by or resulting from risks of direct physical loss involving collapse of a building or part of a building caused only by one or more of the following:

(a) The "specified causes of loss" or breakage of building glass, all only as insured against in this Coverage Part;

(b) Hidden decay;

(c) Hidden insect or vermin damage;

(d) Weight of people or personal property;

(e) Weight of rain that collects on a roof;

(f) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

We will not pay for loss to the following types of property, if otherwise covered in this Coverage Part, under items (b), (c), (d), (e), and (f) unless the loss or damage is a direct result of the collapse of a building; outdoor radio or television antennas, including their lead-in wiring, masts or towers; gutters and downspouts; yard fixtures, outdoor swimming pools; fences; piers, wharves and docks; beach or diving platforms or appurtenances; retaining walls; walks, roadways and other paved surfaces.

Collapse does not include settling, cracking, shrinkage, bulging or expansion.

This Additional Coverage will not increase the Limits of Insurance provided in this Coverage Part.

2. Water Damage, Other Liquid, Powder or Molten Material Damage.

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes.

We will not pay the cost to repair any defect that caused the loss or damage; but we will pay the cost to repair ore replace damaged parts of fire extinguishing equipment if the damage:

a. Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

3. Building Ordinance or Law

The most we will pay under this Extension is $250,000.

a. If there is an ordinance or law in effect at the time of loss that regulates zoning, land use or construction of a covered building, and if enforcement of that ordinance or law affects the repair or rebuilding of that building following damage by a Covered Caused of Loss, you may extend the insurance on Building to cover:

(1) Costs to demolish and clear the site of the undamaged portions of the building;

(2) The value of the undamaged portions of the building; and

(3) The increased cost to repair or rebuild the building with another building of the same size.

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b. We will not pay more under this Extension than if the repaired or replaced building was:

(1) Rebuilt at the same location, as soon as reasonably possible.

(2) To the same extent the law permits, of the same size as the one it replaces; and

(3) Designed for the same type of occupancy as the one it replaces, unless otherwise required by zoning or land use ordinance or law.

The increased rebuilding costs must be kept to the minimum needed to satisfy legal requirements.

c. If you do not repair or replace the damaged building, we will pay under this Extension only to demolish and clear the site of the undamaged portions of the building.

d. This Extension does not apply to the costs associated with the enforcement of any ordinance or law that 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."

Any Coinsurance penalty applicable to the building will also apply to the amount otherwise payable under this Extension.

Section II, Exclusion B1.a. does not apply to this coverage part.

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MOLD BUILDER'S DELUXE PROPERTY FORM

The Limits of Insurance stated for the following subjects of insurance are granted by us as additions to your insurance program without any premium change. These Limits of Insurance apply separately at each of your premises. Unless otherwise noted these limits apply per occurrence.

When you purchase additional Limits of Insurance for any Subject of Insurance, the Limits of insurance stated in the Declarations will be in addition to what we have granted below.

Limits of Insurance	Subjects of Insurance
$1,000,000	Newly Acquired or Constructed Buildings
$500,000	Newly Acquired Business Personal Property
$250,000	Building Ordinance or Law
$100,000	Flood Coverage
$100,000	Earthquake
$100,000	Power Interruption
$100,000	Property Off Premises
$100,000	Property in Transit
$100,000	Personal Effects
$50,000	Valuable Papers and Records - Cost of Research
$50,000	Fine Arts
$50,000	Electronic Data Processing Equipment and Media
$50,000	Patterns, Dies, Molds & Forms
$25,000	Sewer and Drain Backup
$25,000	Debris Coverages
$25,000	Pollutant Clean Up and Removal
$25,000	Accounts Receivable
$25,000	Outdoor Property
$25,000	Fire Department Service Charge
$25,000	Theft of Precious Metals
$25,000	Employee Dishonesty
$25,000	Temperature-Humidity Change (Power Failure)
$25,000	Money and Securities
$25,000	Counterfeit Money and Money Orders
$25,000	Product Recall Expense
$15,000	Personal Property of Others
$5,000	Reward
$5,000	Inventory or Appraisal
$5,000	Outdoor Signs

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$2,500	Fire Protection System Recharge
$2,500	Theft of Jewelry
$2,500	Theft of Fur Garments
$2,500	Theft of Telephone or Dataline Services
$1,000	Stamps, Tickets and Lottery Tickets
$1,000	Lost Key Consequential Loss
Incl.	Glass
Incl	Brand and Label
Incl	Expanded Premises Boundary

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to the DEFINITIONS Sections of this form and other forms in this policy.

SECTION I. - DELUXE BUILDING AND PERSONAL PROPERTY COVERAGE FORM

A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this Section A.1. and limited in A.2., Property Not Covered, if a Limit of Insurance is shown in the Declarations for that type of property.

a. Building, meaning the building or structure described in the Declarations, including:

(1) Completed additions;

(2) Fixtures, including outdoor fixtures;

(3) Permanently installed:

(a) Machinery; and

(b) Equipment;

(4) Personal property owned by you that is used to maintain or service

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the building or structure or its premises, including:

(a) Fire protective equipment;

(b) Outdoor furniture;

(c) Floor coverings; and

(d) Appliances used for refrigerating, ventilating, cooking, dish washing or laundering;

(5) If not covered by other insurance:

(a) Additions under construction, alterations and repairs to the building or structure;

(b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the property line of the described premises, used for making additions, alterations or repairs to the building or structure.

(6) Glass

b. Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises, consisting of the following unless otherwise specified in the Declarations or on the 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

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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.

c. Personal Property of Others that is:

(1) In your care, custody or control; and

(2) Located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises.

(3) In the custody of others to whom it has been entrusted by you.

(4) Sold by you which you have agreed prior to loss to insure for the account of the purchaser during the course of delivery.

(5) In your custody which you have agreed prior to loss to insure; and

(6) Sold by you under an installation agreement whereby your responsibility continues until the installation is accepted by the purchaser.

2. Property Not Covered

Covered Property does not include:

a. Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside of buildings;

b. Automobiles held for sale;

c. Bridges, roadways, walks, patios or other paved surfaces;

d. Contraband, or property in the course of illegal transportation or trade;

e. The cost of excavations, grading backfilling or filling;

f. Foundations of buildings, structures, machinery or boilers if their foundations are below:

(1) The lowest basement floor; or

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(2) The surface of the ground, if there is no basement;

g. Land (including land on which the property is located), water, growing crops or lawns;

h. Bulkheads, pilings, piers, wharves or docks;

i. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;

j. Retaining walls that are not part of a building;

k. Underground pipes, flues or drains;

l. Vehicles or self-propelled machines (including aircraft or watercraft) that:

(1) Are licensed for use on public roads; or

(2) Are operated principally away from the property line of the described premises.

This paragraph does not apply to:

(1) Vehicles or self-propelled machines or autos you manufacture, process or warehouse;

(2) Vehicles or self-propelled machines, other than autos, you hold for sale; or

(3) Rowboats or canoes out of water at the described premises;

m. Grain, hay, straw or other crops while outside of buildings

3. Covered Causes of Loss

See Section II Deluxe Causes of Loss Form.

4. Additional Coverages

a. Debris Coverages

(1) We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in

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writing within 180 days of the date of direct physical loss or damage.

(2) The most we will pay under this Additional Coverage is 25% of:

(a) The amount we pay for the direct physical loss of or damage to Covered Property; plus

(b) The deductible in this policy applicable to that loss or damage.

but if:

(c) The sum of direct physical loss or damage and debris removal expenses exceed the Limits of Insurance; or

(d) The debris removal expenses exceed the amount payable under the 25% limitation in the Debris Removal Additional Coverage, we will pay up to an additional $25,000 for each location in any one occurrence.

(3) This Additional Coverage does not apply to costs to:

(a) Extract "pollutants" from land or water; or

(b) Remove, restore or replace polluted land or water.

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 30 days after the property is first moved.

Payment under this coverage part will not increase the applicable Limit of Insurance.

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $25,000 for your liability for fire

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department service charges:

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

(2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

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d. Pollutant Clean Up and Removal

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is $25,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

5. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises.

A Coinsurance percentage of 80% or more or, a Value Reporting period symbol must be shown in the Declarations, but the Additional Condition, Coinsurance, does not apply to these extensions unless otherwise noted.

a. Newly Acquired or Constructed Property

(1) You may extend the insurance that applies to Building to apply to:

(a) Your new buildings while being built on the described premises; and

(b) Buildings you acquire at locations, other than the described premises, intended for:

(i) Similar use as the building described in the Declarations; or

(ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is $1,000,000 at each building.

(2) You may extend the insurance that applies to Your Business

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Personal Property to apply to that property at any location you acquire other than at trade shows, fairs or exhibitions.

The most we will pay for loss or damage under this Extension is $500,000 at each building.

(3) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

(a) This policy expires.

(b) 180 days expire after you acquire or begin to construct the property; or

(c) You report values to us.

We will charge you additional premium for values reported from the date construction begins or you acquire the property.

b. Personal Effects

You may extend the insurance that applies to Your Business Personal Property for direct physical loss of or damage to property owned personally by your officers or your employees, consisting of tools and clothing used in the course of company business while:

1. At your business premises;

2. At the premises of a business customer; or

3. In transit;

caused by or resulting from a Covered Cause of Loss.

But we will not pay more than $10,000 for loss or damage to property owned by any one person, up to a maximum limit of $100,000.

A separate deductible of $250 applies to coverage under this Extension, in place of the deductible that would otherwise be applicable.

c. Valuable Papers and Records - Cost of Research

You may extend the insurance that applies to Your Business Personal Property to apply to your costs to research, replace or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist.

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The most we will pay for loss or damage under this Extension is $50,000.

d. Property - Off Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Property, at a location you do not own, lease or operate. This Extension does not apply to Covered Property:

(1) In or on a vehicle;

(2) In the care, custody or control of your salespersons; or

(3) At any trade show, fair, exhibition, or other premises not owned by the insured.

The most we will pay for loss or damage under this Extension is $100,000.

e. Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas, including satellite dishes, trees, shrubs and plants (other than "stock" of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss:

(1) Fire;

(2) Lighting;

(3) Explosion;

(4) Riot or Civil Commotion

(5) Aircraft

(6) Vehicle Collision

The most we will pay for loss or damage under this Extension is $25,000, but not more than $1,000 for any one tree, shrub or plant.

f. Electronic Data Processing Equipment and Media

You may extend the insurance that applies to your Business Personal Property to apply to your electronic data processing equipment and media, or the electronic data processing equipment and media of others that is in your care, custody or control.

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(1) Coverage under this Extension includes:

(a) Personal computers, work stations, electronic data processing and word processing equipment, including their component parts;

(b) Media on which the data is stored.

(2) Electronic Data Processing Equipment and Media loss payment will be determined as follows:

(a) Equipment. We will pay the least of the following amounts:

(i) The cost of reasonably restoring the property to its condition immediately before the loss or damage; or

(ii) The cost of replacing the property with identical property.

(iii) The cost of replacing the property with similar property capable of performing the same functions.

If not repaired or replaced, the property will be valued at its actual cash value.

(b) Media. We will pay to repair or replace the media with material of the same kind and quality.

The most we will pay for loss or damage under this Extension is $50,000 but if the equipment or media is lost or damaged while in transit or on a vehicle the most we will pay is $5,000.

g. Accounts Receivable

You may extend the insurance that applies to Your Business Personal Property to apply to your records of accounts receivable:

(a) At a described premises or in or on a vehicle in transit between described premises; or

(b) If the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss.

(1) The amount of your Accounts Receivable loss includes:

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(a) Debt owed to you by your customers if you are unable to collect the debt as a direct result of a covered loss or damage to your accounts receivable records;

(b) Interest charges on debt you must borrow to offset your reduced cash flow;

(c) Additional collection costs, over and above your usual collection costs, made necessary because of loss or damage; and

(d) Reasonable expenses you must incur to re-establish your accounts receivable records.

(2) Accounts receivable loss payment will be determined as follows:

(a) When there is proof that a Covered Cause of 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 will be computed as follows:

(i) Determine the total of the average monthly amounts of accounts receivable for the 24 months immediately preceding the month in which the loss or damage occurs; and

(ii) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

(b) We will 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 will return the recovered amount to us, up to the total amount of the paid loss. You will keep the amount of any accounts receivable you recover in excess of

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the amount of the paid loss.

The most we will pay for loss or damage under this Extension is $25,000, but if accounts receivable records are lost or damaged in transit, the most we will pay is $5,000.

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h. Property In Transit

You may extend the insurance that applies to your Business Personal Property to apply to your Covered Property that is more than 1,000 feet from the property line of the described premises while in transit, at any tradeshow, fair or exhibition or in the custody of sales persons. We will pay for shipments by mail only if registered.

The most we will pay for this Coverage Extension is $100,000.

i. Fire Protective System Recharge

You may extend the insurance provided by this Coverage Form to pay for the cost to recharge or refill any fire protective equipment when discharged:

(1) To prevent or control a covered loss;

(2) Accidentally; or

(3) As a result of malfunction of the equipment

The most we will pay under this Extension is $2,500.

j. Counterfeit Money and Money Orders

You may extend the insurance that applies to your Business Personal Property to apply to loss from the voluntary parting of any Covered Property by you or anyone else to whom you have entrusted the Covered Property due to the acceptance of counterfeit money, money orders or travelers checks.

Section II, Limitation 1e. does not apply to this coverage.

The most we will pay for loss under this Extension is $25,000.

k. Money and Securities Coverage

You may extend the insurance that applies to your Business Personal Property to pay for loss by any act of stealing, disappearance or destruction of "money" and "securities" as shown by your records that are either:

a. Inside the Premises, meaning:

(1) Inside the premises;

(2) Inside a banking premises; or

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(3) Inside a recognized place of safe deposit; or

b. Outside the Premises, meaning:

(1) In an armored vehicle; or

(2) In the custody of a custodian of such funds; but not while in the mail or in the custody of a carrier for hire other than an armored motor vehicle company.

When loss of "securities" occurs, we will pay the actual cash value of the "securities" at the end of the last business day before the loss is discovered or the actual cost of replacing "securities", whichever is less. We will not pay for the loss of income, interest or dividends that occurs as a result of a covered loss.

The most we will pay for loss or damage under this Extension is $25,000.

l. Employee Dishonesty

You may extend the insurance provided by this Coverage Form to apply to loss of "money", "securities" and other business personal property by dishonest or fraudulent acts of your employees except you, your officers or your partners subject to the following conditions:

(1) Coverage ceases for any employee immediately upon discovery by you or any of your officers or partners of any dishonest or fraudulent act committed by that employee.

(2) Dishonest or fraudulent acts or a series of similar or related acts of any employee acting alone or in collusion with others during the policy period shall be deemed to be one occurrence for the purpose of applying the deductible and the Limit of Insurance.

(3) Loss is covered only if discovered not later than one year from the end of the policy period, and then this insurance shall apply only to loss sustained during the policy period.

(4) If more than one Named Insured is covered under this policy, the most we will pay shall not exceed the amount for which we would pay if there was only one insured;

Section II, Exclusions B., 2.h., as respects employees does not apply to this coverage.

When loss of "securities" occurs, we will pay the actual cash value of the "securities" at the end of the last business day before the loss is discovered or the

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actual cost of replacing "securities", whichever is less. We will not pay for the loss of income, interest or dividends that occurs as a result of a covered loss.

The most we will pay for loss under this Extension is $25,000.

m. Temperature - Humidity Change Coverage

You may extend the insurance that applies to your Business Personal Property to apply to damage to your "stock" caused by or resulting from:

(1) a power failure beyond your control which causes a change in temperature or humidity.

We will not pay for any loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

Section II, Exclusions B., 2.d. (2) does not apply to this coverage.

The most we will pay for loss or damage under this Extension is $25,000.

n. Marring or Scratching

We will pay up to $10,000 at each described premises due to marring or scratching of :

a. Your "stock", and

b. Property of others that is in your care, custody or control.

This Coverage applies only at your premises described in the Declarations.

The Coinsurance Additional Condition does not apply to this Coverage.

o. Brand and Label

You may extend the insurance that applies to your Business Personal Property to apply to your expenses when you do not want to sell your damaged stock under your brand or label even though the damaged stock has a salvage value.

You have two options. You may:

(1) Remove the brand or label and then relabel the stock to comply with the law; or

(2) Label the damaged "stock" as salvage but, in doing so, cause no

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further damage to the stock.

In either case, we will pay the difference between;

(1) The salvage value of the damaged stock with the brand or label attached; and

(2) The salvage value of the damaged stock with the brand or label removed.

p. Fine Arts

You may extend the insurance provided by this Coverage Form to apply to loss or damage to your "Fine Arts".

Loss or damage must be caused by or result from a Covered Cause of Loss. Section II, Exclusions B., 1.a., 1.b., 1.e., and 1.g. do not apply to this coverage extension.

We shall not pay for more than the value of your property as indicated on a sales slip or written appraisal from a qualified appraiser.

The most we will pay for loss or damage under this Extension is $50,000.

q. Reward

You may extend the insurance provided by this Coverage Form to pay a reward to any individual or group (except you, your officers or your partners) for information which results in the arrest and conviction of any one person or group for committing or trying to commit any illegal act(s) relating to a loss covered by this policy.

The most we will pay under this Extension is $5,000. No deductible applies to this coverage.

r. Lost Key Consequential Loss

You may extend the insurance provided by this Coverage Form to pay for consequential loss to locks and keys if a master or grand master key is lost or damaged. This coverage does not apply to keys in the possession of former employees. We will pay for:

(1) The actual cost of keys and

(2) Adjustment of locks to accept new keys, or

(3) If required, new locks including the cost of their installation.

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The most we will pay for loss or damage under this Extension is $1,000.

s. Theft of Telephone or Dataline Services

You may extend the insurance that applies to your Business Personal Property to apply to theft of your telephone and dataline services by an unauthorized person or group (except you, your officers or your partners).

You must make a claim within 60 days of the close of the month in which the theft or series of thefts commences.

You must take reasonable steps to change access security codes immediately upon discovery of the theft or series of thefts.

Section II, Exclusions B., 2.h. as respects employees, does not apply to this coverage.

The most we will pay for loss under this Extension is $2,500.

t. Inventory Or Appraisal

You may extend the insurance provided under this Coverage Form to apply to the following expenses you incur, as required by this Coverage Part, to prepare a claim:

(1) The cost of taking inventories;

(2) The cost of making appraisals; and

(3) The cost of preparing a statement of loss and other supporting exhibits.

We will not pay for any expenses billed by and payable to independent or public insurance adjusters or for expenses to prepare claims not covered by this Coverage Part.

The most we will pay under this Extension for any claim is $5,000.

u. Personal Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to the personal property of others in your care, custody and control.

The most we will pay for loss or damage under this Extension is $15,000.

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v. Power Interruption

You may extend the insurance provided under this Coverage Form to apply to loss or damage caused by interruption of electric power supply services to the described premises.

The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not on the described premises:

a. Utility generating plants;

b. Switching stations or substations;

c. Transformers; and

d. Transmission lines, other than overhead transmission lines.

Section II, Exclusions B., 1.e. does not apply to this coverage part.

The most we will pay for loss or damage under this Extension is $100,000.

w. Outdoor Signs

You may extend the insurance provided by this Coverage Form to apply to loss or damage to outdoor signs. Signs must be attached to the building or within 1,000 feet of the property line of the described premises.

The most we will pay for loss or damage under this Extension is $5,000.

x. Product Recall Expenses

a. We will pay up to $25,000 for necessary Product Recall Expense you incur to recall Your Product resulting form a Covered Incident.

All product recall expenses resulting from the same omission, introduction, error, or alteration will be considered as arising our of one Covered Incident.

We will only pay for expenses to recall you Your Product from within the United States of America, (including its territories and possessions), Puerto Rico and Canada and with the Policy Period shown in the Declarations.

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As used in this Coverage:

1. (a.) Covered Incident means:

Any of the following which renders Your Product unfit or dangerous or conveys that impression to the public;

(i.) The accidental omission of a substance in the manufacture or processing of Your Product:

(ii.) The accidental introduction or substitution of a substance in the manufacture of Your Product;

(iii.) An error in the manufacture, design, blending, mixing, compounding, labeling, or storage of Your Product; or

(iv.)The actual of alleged intentional, malicious and wrongful alteration or contamination of Your Product;

(b.) A Covered Incident must:

(i.) Be based on a determination by you or a governmental regulatory entity that the use of your Product has caused or may cause bodily injury or property damage making it necessary to recover possession or control of Your Product from any distributor, purchaser or user, or to destroy such products.

Bodily Injury means bodily injury, sickness, disease or death.
Property Damage means physical injury to tangible property or loss of use of tangible property has been physically injured.

(ii.) Be announced to the general public, their distributors or to their employees (not directly involved in making the recall decision) their intention to conduct a recall.

2. Product Recall Expense means only the reasonable and necessary costs devoted exclusively for the recalling of Your Product for:

(a.) Communications by media including radio, television and printed advertisements;

(b.) Shipping of contaminated products to the location designated by you;

(c.) Hiring additional employees or paying overtime to existing staff;

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(d.) Transportation, accommodation and meal expenses of employees while on authorized travel;

(e.) Rental of additional storage space;

(f.) Disposal of the recalled product and packaging materials that cannot be reused;

(g.) Costs to replace the product items recalled.

3. Your Product means:

(a.) Any goods or products manufactured or processed by you or others trading under your name; and

(b.) Containers (other than vehicles) furnished to connection with such goods or products.

Your Product does not include vending machines or other property rented to or located for the use of others but not sold.

b. Exclusions

This Coverage does not apply:

1. If you (including your employees or executive officers) had prior knowledge of any preexisting condition or situation which could cause a recall of Your Product:

2. If a natural condition of Your Product causes it to deteriorate, decompose or its chemicals structure t transform or otherwise become damaged.

3. To expenses for the withdrawal of similar products or batches that are not defective, when a defect in another product has been found;

4. If you continue to use materials that have been banned or declared unsafe by any authorized governmental entity;

5. To loss of customer faith or approval or any costs incurred to regain customer approval except as provided under the extension of coverage provision;

6. To contamination of Your Product caused by any act of war or nuclear radiation;

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7. To a decrease in sales due to changes in population, customer tastes, economic conditions, seasonal sales variations, competitive environment to removal of Your Product for reasons unrelated to a product defect;

8. To a recall resulting form exceeding the designated shelf like of Your Product;

9. To any legal expenses and fees.

c. Stop Distribution Duty Condition

In the event a Product Recall is announced, you must not make any further distribution of the involved product, until it has been determined that all such products are free from further defect.

d. Advertising To Regain Customers Extension

We will pay up to $2,000 (or advertising expenses you incur to regain customer faith and approval following a Covered Incident. This does not include the type of expenses payable as Product Recall Expenses.

B. EXCLUSIONS AND LIMITATIONS

See Section II Deluxe Causes of Loss Form.

C. LIMITS OF INSURANCE

The limits applicable to the Additional Coverage and Coverage Extensions are in addition to the Limits of Insurance stated in the Declarations and apply on a per occurrence basis unless otherwise noted.

D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance condition or the Agreed Value Optional Coverage.

When the occurrence involves loss to more than one item of Covered Property and more than one Limit of Insurance applies, the Deductible will reduce the total amount of loss payable if loss to at least one item is less than the sum of (1) the Limit of Insurance applicable to that item plus (2) the Deductible.

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Example No.1:

This example assumes there is no coinsurance penalty.

Deductible $1,000

Limit of Insurance - Bldg. 1: $60,000
Limit of Insurance - Bldg. 2: $80,000

Loss to Bldg. 1: $60,100
Loss to Bldg. 2: $90,000

The amount of loss to Bldg. 1. ($60,100) is less than the sum ($61,000) of the Limit of Insurance applicable to Bldg. 1 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Bldg. 1:

$60,100
- 1,000
$59,100 - Loss Payable - Bldg. 1

The Deductible applies once per occurrence and therefore is not subtracted in determining the amount of loss payable for Bldg. 2. Loss payable for Bldg. 2 is the Limit of Insurance of $80,000.

Total amount of loss payable: $59,100 + $80,000 = $139,100

Example No. 2:

This example assumes there is no coinsurance penalty.

The Deductible and Limits of Insurance are the same as those in Example No. 1.

Loss to Bldg. 1: $70,000 - exceeds Limit of Insurance plus Deductible
Loss to Bldg. 2: $90,000 - exceeds Limit of Insurance plus Deductible

Loss Payable - Bldg. 1: $60,000 - Limit of Insurance
Loss Payable - Bldg. 2: $80,000 - Limit of Insurance

Total amount of loss payable: $140,000

E. LOSS CONDITIONS

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The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, both parties may agree in writing to an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

a. Pay its chosen appraiser; and

b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

a. You must see that the following are done in the event of loss or damage to Covered Property:

(1) Notify the police if a law may have been broken.

(2) See to it that we, or our licensed agent in your state, receive prompt notice of the loss or damage. Include a description of the property involved and a description of how, when and where the loss or damage occurred.

(3) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

(4) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount

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of loss claimed.

(5) As often as may be reasonably required, permit us to inspect the property providing the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

(7) Cooperate with us in the investigation or settlement of the claim.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or a claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

4. Loss Payment

a. In the event of loss or damage covered by this Coverage Form, at our option, we will either:

(1) Pay the value of lost or damaged property;

(2) Pay the cost of repairing or replacing the lost or damaged property, subject to b. below;

(3) Take all or any part of the property at an agreed or appraised value; or

(4) Repair, rebuild or replace the property with other property of like kind and quality, subject to b. below.

b. The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

c. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.

d. We will not pay you more than your financial interest in the Covered

WITHDRAWN

Property.

e. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

f. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

g. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and:

(1) We have reached agreement with you on the amount of loss; or

(2) An appraisal award has been made.

5. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

6. Vacancy

a. Description of Terms

(1) As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in (1)(a) and (1)(b) below:

(a) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.

(b) When this policy is issued to the owner of a building, building means the entire building. Such building is vacant when 70% or more of its total square footage:

(i) Is not rented; or

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(ii) Is not used to conduct customary operations.

(2) Buildings under construction or renovation are not considered vacant.

b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

(1) We will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:

(a) Vandalism;
(b) Sprinkler leakage, unless you have protected the system against freezing;
(c) Building glass breakage;
(d) Water damage;
(e) Theft; or
(f) Attempted theft.

(2) With respect to Covered Causes of Loss other than those listed in b.(1)(a) through b.(1)(f) above, we will reduce the amount we would otherwise pay for the loss or damage by 15%

7. Valuation

We will determine the value of Covered Property in the event of loss or damage as follows:

a. At actual cash value as of the time of loss or damage, except as provided in b., c., d., and e. below.

b. If the Limit of Insurance for Building satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged building property is $2,500 or less, we will pay the cost of building repairs or replacement.

The cost of building repairs or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property. However, the following property will be valued at actual cash value even when attached to the building:

(1) Awnings or floor coverings;

(2) Appliances for refrigerating, ventilating, cooking,

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dishwashing or laundering; or

(3) Outdoor equipment or furniture.

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c. "Stock" you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had. "Stock" that is bought and sold at an established market exchange where the market prices are posted and quoted at the market price as of the time and place of loss or damage less discounts and expenses you otherwise would have.

d. Glass at the cost of replacement with safety glazing material if required by law.

e. Tenant's Improvements and Betterments at:

(1) Actual cash value of the lost or damaged property if you make repairs promptly.

(2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:

(a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and

(b) Divide the amount determined in

(a) above by the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.

(3) Nothing if others pay for repairs or replacement.

f. Pair or Set

In case of loss to any part of a pair or set we may:

(1) Repair or replace any part to restore the pair or set to its value before the loss; or

(2) Pay the difference between the value of the pair or set before and after the loss.

g. Patterns, Molds or Dies:

We will pay up to $50,000 at each described premises for direct physical loss of or damage to Patterns, Dies, Molds and Forms that are:

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a. Your Property; or

b. The property of others that is in your care, custody or control,

caused by or resulting from any Covered Cause of Loss.

The Coinsurance Additional Condition does not apply to this Extension.

F. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies.

a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

(1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;

(2) Divide the Limit of Insurance of the property by the figure determined in step (1);

(3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in step (2);

(4) Subtract the deductible from the figure determined in step (3).

We will pay the amount determined in step (4) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

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Example No. 1 (Underinsurance):
When:

The value of the property is	$250,000
The Coinsurance percentage for it is	80%
The Limit of Insurance for it is	$100,000
The Deductible is	$1,000
The amount of loss is	$40,000

Step (1): $250,000 x 80% = $200,000 (the minimum amount of insurance to meet your Coinsurance requirements)

Step(2): $100,000 $200,000 = .50

Step(3): $40,000 x .50 = $20,000

Step(4): 20,000 - $1,000 = $19,000

We will pay no more than $19,000. The remaining $21,000 is not covered.

Example No. 2 (Adequate Insurance):
When:

The value of the property is	$250,000
The Coinsurance percentage for it is	80%
The Limit of Insurance for it is	$200,000
The Deductible is	$1,000
The amount of loss is	$40,000

The minimum amount of insurance to meet your Coinsurance requirement is $200,000 ($250,000 x 80%). Therefore, the Limit of Insurance in this Example is adequate and no penalty applies. We will pay no more than $39,000 ($40,000 amount of loss minus the deductible of $1,000).

b. If one Limit of Insurance applies to two or more separate items, this condition will apply to the total of all property to which the limit applies.

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Example No. 3:
When:

The value of property is:

Bldg. at Location No. 1	$75,000
Bldg at Location No. 2	$100,000
Personal Property at Location No. 2	$75,000
	$250,000
The Coinsurance percentage for it is	90%
The Limit of Insurance for Buildings and Personal Property at Location Nos. 1 and 2 is	$180,000
The Deductible is	$1,000
The amount of loss is:	
Bldg at Location No. 2	$30,000
Personal Property at Location No. 2	$20,000
	$50,000

Step(1): $250,000 x 90% = $225,000 (the minimum amount of insurance to meet your Coinsurance requirements and to avoid the penalty shown below)
Step(2): $180,000 $225,000 = .80
Step(3): $50,000 x .80 = $40,000
Step(4): $40,000 - $1,000 = $39,000

We will pay no more than $39,000. The remaining $11,000 is not covered.

2. Mortgageholders

a. The term "mortgageholder" includes trustee.

b. We will pay for covered loss of or damage to buildings or structures to each mortgage holder shown in the Declarations in their order of precedence, as interests may appear.

c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.

d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

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(1) Pays any premium due under this Coverage Part at our request if you have failed to do so;

(2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and

(3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

e. If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

(1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and

(2) The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgage holder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

f. If we cancel this policy, we will give written notice to the mortgageholder at least:

(1) 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or

(2) 30 days before the effective date of cancellation if we cancel for any other reason.

g. If we elect not to renew this policy, we will give written notice to the Mortgageholders at least 10 days before the expiration date of this policy.

G. OPTIONAL COVERAGES

If shown in the Declarations, the following Optional Coverages apply separately to each item.

1. Agreed Value

a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage

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to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.

b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition Coinsurance, is reinstated and this Optional Coverage expires.

c. The terms of this Optional Coverage apply only to loss or damage that occurs:

(1) On or after the effective date of this Optional Coverage; and

(2) Before the Agreed Value expiration date shown in the Declarations or the policy expiration date, whichever occurs first.

2. Inflation Guard

a. The Limit of Insurance for property to which this Optional Coverage applied will automatically increase by the annual percentage shown in the Declarations

b. The amount of increase will be:

(1) The Limit of Insurance that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the limit of Insurance, times

(2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08), times

(3) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

Example:
If:

The applicable Limit of Insurance is	$100,000
The annual percentage increase is	8%
The number of days since the beginning of the policy year (or last policy change) is	146
The amount of increase is $100,000 x .08 x 146 365 =	$3,200

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3. Replacement Cost

a. Replacement Cost (without deduction for depreciation) replaces Actual Cash Value in the Loss Condition, Valuation, of this Coverage Form.

b. This Optional Coverage does not apply to:

(1) Personal property of others;

(2) Contents of a residence;

(3) Manuscripts;

(4) "Fine-Arts" or

(5) "Stock", unless the including "Stock" option is shown in the Declarations.

c. You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.

d. We will not pay on a replacement cost basis for any loss or damage:

(1) Until the lost or damaged property is actually repaired or replaced; and

(2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

e. We will not pay more for loss or damage on a replacement cost basis than the least of (1), (2) or (3), subject to f. below:

(1) The Limit of Insurance applicable to the lost or damaged property;

(2) The cost to replace, on the same premises, the lost or damaged property with other property:

(a) Of comparable material and quality; and

(b) Used for the same purpose; or

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(3) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

f. The cost of repair or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating, the construction, use or repair of any property.

H. DEFINITIONS

1. "Fine Arts" means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass, bric-a-brac and similar property of rarity, historical value, or artistic merit.

2. "Money" means:

(a) Currency, coins and bank notes, whether or not in current use; and

(b) Travelers checks, registered checks and money orders held for sale to the public.

3. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

4. "Securities" means:

(a) All instruments or contracts that represent either "Money" or other property held by you in any capacity;

(b) Tokens, tickets (except lottery tickets held for sale), revenue and other stamps whether or not in current use; and

(c) Evidences of debt issued in connection with credit or charge cards, which are not issued by you; but does not include "Money".

5. "Specified Causes of Loss" means the following: Fire, lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

(a) Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action or water on limestone or dolomite. This cause of loss does not include:

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(i) The cost of filling sinkholes; or

(ii) Sinking or collapse of land into manmade underground cavities.

(b) Falling objects does not include loss or damage to:

(i) Personal property in the open; or

(ii) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

(c) Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

6. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

SECTION II - DELUXE CAUSES OF LOSS FORM

A. COVERED CAUSES OF LOSS

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL LOSS unless the loss is:

1. Excluded in Section B., Exclusions; or

2. Limited in Section C., Limitations; that follow.

B. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance or Law

The enforcement of any ordinance or law:

(1) Regulating the construction, use or repair of any property; or

(2) Requiring the tearing down of any property, including the cost of removing the debris.

This exclusion, Ordinance or Law, applies whether the loss results from:

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(1) An ordinance or law that is enforced even if the property has not been damaged; or

(2) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

b. Earth Movement

(1) Any earth movement (other than sink hole collapse), such as an earthquake, land slide, mine subsidence or earth sinking, rising or shifting. But if earth movement results in loss or damage by fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

(2) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or volcanic action, we will pay for loss or damage caused by that fire, building glass breakage or volcanic action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

(a) Airborne volcanic blast or airborne shock waves;

(b) Ash, dust or particulate matter; or

(c) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

c. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

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d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for loss or damage caused by that fire.

e. Utility Services

The failure of utility services supplied to the described premises, however caused, if the failure occurs away from the described premises.

But if the failure of power or other utility services results in a Covered Cause of Loss, we will pay for that loss or damage caused by that Covered Cause of Loss.

f. War and Military Action

(1) War, including undeclared or civil war;

(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

(1) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or
(2) Mudslide or mudflow.

But if water, as described in g.(1) and (2) above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

2. We will not pay for loss or damage caused by or resulting from any of the following:

a. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if artificially generated electrical current results in fire, we will pay for that loss or damage caused by that fire.

b. Delay, loss of use or loss of market.
c. Smoke, vapor or gas from agricultural smudging or industrial operations.

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d. (1) Wear and tear.

(2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

(3) Smog;

(4) Settling, cracking, shrinking or expansion of pavements, foundations, walls, floors, roofs or ceilings;

(5) Nesting or infestation, or discharge or release of waste products or secretions by insects, birds, rodents or other animals;

(6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision.

(7) The following causes of loss or damage to personal property:

(a) Dampness or dryness of atmosphere;

(b) Changes in or extremes of temperature; or

(c) Marring or scratching.

But if an excluded Cause of Loss that is listed in 2.d(1) through (7) results in a "Specified Cause of Loss" or building glass breakage, we will pay for the loss or damage caused by that "specified Cause of Loss" or building glass breakage.

e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

f. Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more.

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g. Water, other liquid, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless;

(1) You do your best to maintain heat in the building or structure; or

(2) You drain the equipment and shut off the supply if the heat is not maintained.

h. Dishonest or criminal act including theft by you, your officers, your partners, employees, including leased employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

(1) Acting alone or in collusion with others; or

(2) Whether or not occurring during the hours of employment.

This Exclusion does not apply to acts of destruction by your employees including leased employees.

i. Voluntary parting with any property by you or anyone else to whom you have entrusted the property due to the acceptance of checks and promissory notes that are not paid upon presentation.

j. Rain, snow, ice or sleet to personal property in the open.

k. Collapse, except as provided below in the Additional Coverage for Collapse. But if collapse results in a Covered Cause of Loss at the described premises, we will pay for loss or damage caused by that Covered Cause of Loss.

l. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the release, discharge or dispersal is itself caused by any of the "specified causes of loss." But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "Specified Cause of Loss", we will pay for loss or damage caused by that "Specified Cause of Loss".

3. We will not pay for loss or damage caused by or resulting from any of the following 3.a. through 3.c. But if an excluded Cause of Loss is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by the Covered Cause of Loss.

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

b. Acts or decisions, including the failure to act or decide, of any person,

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group, organization or governmental body.

c. Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, citing;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property on or off the described premises.

4. Special Exclusions

The following provisions apply only to the specified Coverage Forms and Coverage Extensions.

a. Business Income and Extra Expense Coverage Extension, Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, or Extra Expense Coverage Form.

We will not pay for:

(1) Any loss caused by or resulting from:

(a) Damage or destruction of finished "stock", or

(b) The time required to reproduce finished stock".

This exclusion does not apply to Extra Expense.

(2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas, including satellite dishes and their lead-in wiring, masts or towers.

(3) Any increase of loss caused by or resulting from:

(a) Delay in rebuilding, repairing or replacing the property or resuming "operations," due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or

(b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of "operations," we will cover such loss that affects your

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Business Income during the "period of restoration."

(4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration."

(5) Any other consequential loss.

b. Leasehold Interest Coverage Form

(1) Paragraph B.1.a., Ordinance or Law, does not apply to insurance under this Coverage Form.

(2) We will not pay for any loss caused by:

(a) Your canceling the lease;

(b) The suspension, lapse or cancellation of any license; or

(c) Any other consequential loss.

c. Legal Liability Coverage Form

(1) The following Exclusions do not apply to insurance under this Coverage Form:

(a) Paragraph B.1.a., Ordinance or Law:

(b) Paragraph B.1.c., Governmental Action;

(c) Paragraph B.1.d., Nuclear Hazard;

(d) Paragraph B.1.e., Off Premises Services; and

(e) Paragraph B.1.f., War and Military Action.

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(2) The following additional exclusions apply to insurance under this Coverage Form:

(a) Contractual Liability

We will not defend any claim or "suit," or pay any damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. But this exclusion does not apply to a written lease agreement in which you have assumed liability for building damage resulting from actual or attempted burglary or robbery, provided that:

(i) Your assumption of liability was executed prior to the accident; and

(ii) The building is covered property under this Coverage Form.

(3) Nuclear Hazard

We will not defend any claim or "suit," or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

C. LIMITATIONS

The following limitations apply to all policy forms and endorsements, unless otherwise stated.

1. We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.

a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

c. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.

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d. Gutters and downspouts caused by or resulting from weight of snow, ice or sleet.

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e. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.

f. The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless:

(1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or

(2) The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.

g. Building materials and supplies not attached as part of the building or structure, caused by or resulting from theft. However, this limitation does not apply to:

(1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or

(2) Business Income Coverage or Extra Expense Coverage.

2. We will pay for direct physical damage and the actual loss of Business Income you sustain or necessary Extra Expense you incur caused by water and water-borne materials that:

a. Accumulate on the surface of the ground at the described premises as a result of rain, snow, sleet or hail.

b. Back-up from a sewer or drain; or

c. Accumulate under the ground and press on, flow or seep through:

(1) Foundations, walls, floors or paved surfaces.

(2) Basements, whether paved or not; or

(3) Doors, windows or other openings.

Section II, Exclusion B.1.g, B.2.d.(2)(3), B.2.d.(7)(a)(b) apply to this coverage part.

The most we will pay for loss or direct or indirect damage under this Extension is $25,000 in any one occurrence.

3. We will not pay for loss of or damage to the following types of property unless

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caused by the "specified causes of loss" or building glass breakage:

a. Animals, and then only if they are killed or their destruction is made necessary.

b. Fragile articles, such as glassware, statuary, marble, chinaware and porcelains, if broken.

This restriction does not apply to:

(1) Glass that is part of a building or structure;

(2) Containers of property held for sale; or

(3) Photographic or scientific instrument lenses.

(4) "Fine Arts"

4. The special limit shown for each category, a. through d., is the total limit for loss or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the type or number of articles that are lost or damaged in that occurrence. The special limits are:

a. $2,500 for furs, fur garments and garments trimmed with fur.

b. $2,500 for jewelry, watches, watch movements, jewels, pearls precious and semi-precious stones. This limit does not apply to jewelry and watches worth $100 or less per item.

c. $25,000 for bullion, gold, silver, platinum and other precious alloys or metals.

d. $1,000 for stamps, tickets, lottery tickets held for sale and letters of credit.

The special limits are part of, not in addition to, the Limit of Insurance applicable to Covered Property.

5. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire protection equipment if the damage:

a. Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

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D. ADDITIONAL COVERAGE

1. Collapse:

We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building insured under this Coverage form, if the collapse is caused by one or more of the following:

a. The "specified causes of loss" or breakage of building glass, all only as insured against in this Coverage Part;

b. Hidden decay;

c. Hidden insect or vermin damage;

d. Weight of people or personal property;

e. Weight of rain that collects on a roof;

f. Use of defective material or methods in construction, remodeling, or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling, or renovation is complete and is caused in part by a cause of loss listed in D.1.a. through D.1.e., we will pay for the loss or damage even if use of defective material or methods, in construction, remodeling, or renovation, contributes to the collapse.

If the direct physical loss or damage does not involve collapse of a building or any part of a building, we will pay for loss or damage to Covered Property caused by the collapse of personal property only if:

a. The personal property which collapses is inside a building insured under this Coverage Form; and

b. The collapse was caused by a cause of loss listed in 1.a. through 1.f. above.

2. Water Damage, Other Liquid, Powder or Molten Material Damage.

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes.

We will not pay the cost to repair any defect that caused the loss or damage; but we will pay the cost to repair or replace damaged parts of fire protection equipment if the damage:

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a. Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

3. Building Ordinance or Law

The most we will pay under this Extension is $250,000.

a. If there is an ordinance or law in effect at the time of loss that regulates zoning, land use or construction of a covered building, and if enforcement of that ordinance or law affects the repair or rebuilding of that building following damage by a Covered Cause of Loss, you may extend the insurance on Building to cover:

(1) Costs to demolish and clear the site of the undamaged portions of the building;

(2) The value of the undamaged portions of the building; and

(3) The increased cost to repair or rebuild the building with another building of the same size.

b. We will not pay more under this Extension than if the repaired or replaced building was:

(1) Rebuilt at the same location, as soon as reasonably possible.

(2) To the same extent the law permits, of the same size as the one it replaces; and

(3) Designed for the same type of occupancy as the one it replaces, unless otherwise required by zoning or land use ordinance or law.

The increased rebuilding costs must be kept to the minimum needed to satisfy legal requirements.

c. If you do not repair or replace the damaged building, we will pay under this Extension only to demolish and clear the site of the undamaged portions of the building.

d. This Extension does not apply to the costs associated with the enforcement of any ordinance or law that requires any insured or others to test for,

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monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."

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Any Coinsurance penalty applicable to the building will also apply to the amount otherwise payable under this Extension.

Section II, Exclusion B1.a. does not apply to this coverage part.

4. Consequential Loss. The insurance provided by this coverage form applies to loss or damage to your business personal property caused by change in temperature or humidity; but only if the change in temperature or humidity results from damage to the building or to equipment within the building containing the business personal property directly resulting from "specified causes of loss". This additional coverage applies only to your personal property to which this coverage part applies and does not increase the applicable limit of coverage.

5. Power Failure.

The insurance provided by the Business Income Coverage form, Extra Expense Coverage form or Valued Business Income Coverage form attached to this policy is extended to include loss or damage caused by a covered cause of loss and resulting from damage to or destruction of public utility plants, transformer or switching stations, sub-stations or transformers furnishing heat, light, power or gas to your premises, excluding loss caused by damage to or destruction of off-premises power transmission lines. This additional coverage does not increase the applicable limit of coverage provided by the form to which this extension applies. We will pay for only that part of the loss which occurs after the first 18 hours of damage or destruction.

6. Earthquake Extension

You may extend the insurance provided by this policy to cover loss or damage caused by resulting from Earthquake subject to the following:

1. All Earthquake shocks that occur within any 72 hour period will constitute a single Earthquake. The expiration of this policy will not reduce the 72 hour period.

2. A deductible of $2500 is apply to each claim.

Earthquake means any earth movement (other than sinkhole collapse) such as an Earthquake, mine subsidence, landslide or earth sinking rising or shifting.

The most we will pay under this extension is $100,000. This extension applies as an additional amount of insurance.

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7. Flood Extension

You may extend the insurance provided by this policy to coverage loss or damage caused by or resulting from flood.

Flood means waves, tide or tidal water and the rising (including the overflow of boundaries) of lakes, ponds, reservoirs, rivers, harbors, stream and similar bodies of water whether driven by wind or not.
The most we will pay under this extension is $100,000. a Deductible of $2,500 applies to each claim. This extension applies as an additional amount of insurance.

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MOLD BUILDER'S

BUSINESS INCOME COVERAGE FORM (AND EXTRA EXPENSE)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION G - DEFINITIONS.

A. COVERAGE

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 the described premises, including personal property in the open (or in a vehicle) within 1,000 feet, caused by or resulting from any Covered Cause of Loss.

We will also pay necessary Extra Expense you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss of or damage to such property caused by or resulting from a Covered Cause of Loss.

We will only pay for loss of Business Income or Extra Expense that occurs within 12 consecutive months after the date of direct physical loss or damage.

1. 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.

2. Extra Expense means the expense incurred:

   a. To avoid or minimize the suspension of business and to continue "operations":

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(1) At the described premiums; or

(2) At replacement premises or at temporary locations, including:

(i) Relocation expenses; and

(ii) Costs to equip and operate the replacement or temporary locations.

b. To minimize the suspension of business if you cannot continue "operations".

c. (1) To repair or replace any property; or

(2) To research, replace or restore the lost information on damaged valuable papers and records;

to the extent it reduces the amount of loss that otherwise would have been payable under this Additional Coverage.

We will also pay for the loss of Business Income and Extra Expense you incur due to the necessary suspension of your "operations" during the "period of restoration" as a result of direct physical loss or damage by a Covered Cause of Loss to property not at the premises described in the Declarations but used to supply you with services by the following utilities:

1. Water supply companies;

2. Communication supply companies but not their overhead communication lines or satellites; and

3. Power supply companies including their overhead transmission lines.

We will pay up to $250,000 for such loss you incur after the first 12 hours following the direct physical loss or damage that disrupted the services provided by the utility.

1. Covered Causes of Loss

See applicable Causes of Loss Form as shown in the Declarations.

2. Additional Coverages

a. Civil Authority

We will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises due to direct physical loss of or damage to property, other than at the described premises, caused by or resulting from any Covered Causes of loss.

This coverage will apply for a period of up to two consecutive weeks from the date of that action.

b. Alterations and New Buildings

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We will pay for the actual loss of Business Income you sustain due to direct physical loss or damage at the described premises caused by or resulting from any Covered Causes of Loss to:

(1) New buildings or structures, whether complete or under construction;

(2) Alterations or additions to existing buildings or structures; and

(3) Machinery, equipment, supplies or building materials located on or within 1,000 feet of the described premises and:

(a) Used in the construction, alterations or additions; or

(b) Incidental to the occupancy of new buildings.

If such direct physical loss or damage delays the start of "operations", the "period of restoration" will begin on the date "operations" would have begun if the direct physical loss or damage had not occurred.

c. Extended Business Income

We will pay for the actual loss of Business Income you incur during the period that:

(1) Begins on the date property (except "finished stock") is actually repaired, rebuilt or replaced and "operations" are resumed; and

(2) Ends on the earlier of:

(a) The date you could restore your "operations" with reasonable speed, to the condition that would have existed if no direct physical loss or damage occurred; or

(b) 30 consecutive days after the date determined in (1) above.

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.

3. Coverage Extension

You may extend the Insurance provided by this Coverage Part as follows:

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A. **Newly Acquired Locations**

1. You may extend your Business Income Coverage to apply to property at any location you acquire other than fairs or exhibitions.

2. The most we will pay for loss under this Extension is $250,000 at each location.

3. Insurance under this Extension for each newly acquired location will end when any of the following first occurs:

(a) This policy expires;

(b) 180 days expire after you acquire or begin to construct the property; or

(c) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property.

This Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

B. **Business Income From Dependent Properties**

1. You may extend your Business Income Coverage to apply covered loss you sustain due to the suspension of your business activities at the described premises caused by direct physical loss of or damage to property at the premises of a Dependent Property caused by or resulting from a Covered Cause of Loss.

2. As used in this Extension, Dependent Property means property operated by others whom you depend on to:

(a) Deliver materials or services, other than water, communication or power supply services to you, or to others for your account.

(b) Accept your products or services.

(c) Manufacture products for delivery to your customers under contract sale.

3. The Business Income and Extra Expense coverage provisions respecting direct physical loss or damage at the described premises will apply separately to each dependent property premises.

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4. Coverage under this Extension will end when the property at the premises of the Dependent Property should be rebuilt or replaced with reasonable speed and similar quality.

5. We will reduce the amount of your Business Income loss, other than Extra Expense, to the extent you can resume "operations" in whole or in part by using any other available resource of materials or outlet for your products.

6. The most we will pay for loss under this Extension is $250,000 at each location.

This Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

B. EXCLUSIONS

See applicable Causes of Loss Form as shown in the Declarations.

C. LIMITS OF INSURANCE

The most we will pay for loss in any one occurrence is as described in A. COVERAGE.

Payments under the following Additional Coverages will not increase the applicable Limit of Insurance:

1. Alterations and New Buildings;
2. Civil Authority;
3. Extra Expense; or
4. Extended Business Income.

D. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Appraisal

If we and you disagree on the amount of Net Income and operating expense or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser.

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The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of Net Income and operation expense or amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agree to by any two will be binding. Each party will:

a. Pay its chosen appraiser; and

b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Loss

a. You must see that the following are done in the event of loss:

(1) Notify the police if a law may have been broken.

(2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.

(3) As soon as possible, give us a description of how, when and where the direct physical loss or damage occurred.

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

(5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

(7) Cooperate with us in the investigation or settlement of the claim.

(8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.

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b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

3. Limitation - Electronic Media And Records

We will not pay for any loss of Business Income caused by direct physical loss of or damage to Electronic Media and Records after the longer of:

a. 60 consecutive days from the date of direct physical loss or damage; or

b. The period, beginning with the date of direct physical loss or damage, necessary to repair, rebuilding or replace, with reasonable speed and similar quality, other property at the described premises due to loss or damage caused by the same occurrence.

Electronic Media and Records are:

(1) Electronic date processing, recording or storage media such as films, tapes, discs, drums, or cells;

(2) Data stored on such media; or

(3) Programming records used for electronic data processing or electronically controlled equipment.

This limitation does not apply to Extra Expense.

Example No. 1:

A Covered Cause of Loss damages a computer on June 1. It takes until September 1 to replace the computer, and until October 1 to restore the data that was lost when the damage occurred. We will only pay for the Business Income loss sustained during the period June 1 - September 1. Loss during the period September 2-October 1 is not covered.

Example No. 2:

A Covered Cause of Loss results in the loss of data processing programming records on August 1. The records are replaced on October 15. We will only pay for the Business Income loss sustained during the period August 1-September 29 (60

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consecutive days). Loss during the period September 30-October 15 is not covered.

4. Loss Determination

a. The amount of Business Income loss will be determined based on:

(1) The Net Income of the business before the direct physical loss or damage occurred;

(2) The likely Net Income of the business if no loss or damage occurred;

(3) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and

(4) Other relevant sources of information, including:

(a) Your financial records and accounting procedures;

(b) Bills, invoices and other vouchers; and

(c) Deeds, liens or contracts.

b. The amount of Extra Expense will be determined based on:

(1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:

(a) The salvage value that remains of any property bought for temporary use during the "period of restoration", once "operations" are resumed; and

(b) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and

(2) All necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

c. Resumption of Operations

We will reduce the amount of your:

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(1) Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.

(2) Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

d. If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

5. Loss Payment

We will pay for covered loss within 30 days after we receive the sworn proof of loss, if:

a. You have complied with all of the terms of this Coverage Part; and

b. (1) We have reached agreement with you on the amount of loss; or

(2) An appraisal award has been made.

E. DEFINITIONS

1. "Finished Stock" means stock you have manufactured.

"Finished stock" also includes whiskey and alcoholic products being aged.

"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.

2. "Operations" means:

a. Your business activities occurring at the described premises; and

b. The tenantability of the described premises, if coverage for Business Income including "Rental Value" or "Rental Value" applies.

3. "Period of Restoration" means the period of time that:

a. Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and

b. Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

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"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

(1) Regulates the construction, use or repair, or requires the tearing down of any property; or

(2) 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".

4. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

5. "Rental Value" means the:

a. Total anticipated rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, and

b. Amount of all charges which are the legal obligations of the tenant(s) and which would otherwise be your obligations, and

c. Fair rental value of any portion of the described premises which is occupied by you.

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PIZZA HUT PROPERTY FORM

The Limits of Insurance stated for the following subjects of insurance are granted by us as additions to your insurance program without any premium change. These Limits of Insurance apply separately at each of your premises. Unless otherwise noted these limits apply per occurrence.

When you purchase additional Limits of Insurance for any Subject of Insurance, the Limits of insurance stated in the Declarations will be in addition to what we have granted below.

Limits of Insurance	Subjects of Insurance
$500,000	Newly Acquired or Constructed Buildings & Newly Acquired Business Personal Property
$250,000	Building Ordinance or Law
$150,000	Flood Coverage
$150,000	Earthquake Coverage
$100,000	Business Income and Extra Expense
$100,000	Property in Transit
$100,000	Restaurant Property Off Premises
$50,000	Restaurant Documents and Records - Cost of Research
$50,000	Credit Card Invoices and Accounts Receivable
$25,000	Sewer and Drain Backup
$25,000	Catering Contract Penalty Clause
$25,000	Customer Personal Property
$25,000	Pollutant Clean Up and Removal
$15,000	Debris Coverages
$15,000	Property of Entertainers
$15,000	Musical and Sound Equipment
$10,000	Outdoor Restaurant Property
$10,000	Fire Department Service Charge
$10,000	Fine Arts
$10,000	Employee Dishonesty
$10,000	Food and Beverage Spoilage
$10,000	Restaurant Vending Machine and Video Machine Equipment
$10,000	Property in the Custody of Employees
$5,000	Temperature -Humidity Change
$5,000	Restaurant Employee Personal Effects
$5,000	Money

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$5,000	Reward
$5,000	Inventory or Appraisal

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$5,000	Counterfeit Money and Money Orders
$5,000	Kitchen Protection System Recharge
$2,500	Property Stored in Service Vehicles
$2,500	Theft of Fur Garments
$2,500	Theft of Jewelry
$2,500	Theft of Telephone or Dataline Services
$1,000	Stamps, Tickets and Lottery Tickets
$1,000	Lost Key Consequential Loss
Incl	Glass
Incl	Expanded Premises Boundary
Incl	Restaurant Data Processing Equipment and Media
Incl	Replacement Cost on Bldg and Restaurant Personal Property

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to the DEFINITIONS Sections of this form and other forms in this policy.

SECTION I. - RESTAURANT BUILDING AND PERSONAL PROPERTY COVERAGE FORM

A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations on a blanket basis caused by or resulting from any Covered Cause of Loss. The limit of coverage is the combined total of your building and business personal property for all locations insured under this policy.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this Section A.1. and limited in A.2., Property Not Covered, if a Limit of Insurance is shown in the Declarations for that type of property.

a. Restaurant Building, meaning the building or structure described in the Declarations, including:

(1) Completed additions;
(2) Fixtures, including outdoor fixtures;

(3) Permanently installed:

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(a) Machinery; and

(b) Equipment;

(c) Signs; attached or unattached.

(4) Restaurant personal property owned by you that is used to maintain or service the restaurant building or structure or its premises, including:

(a) Kitchen and fire protective equipment;

(b) Outdoor furniture;

(c) Floor coverings; and

(d) Appliances used for cooking, food and beverage preparation, refrigerating, ventilating, dishwashing and laundering.

(5) If not covered by other insurance:

(a) Additions under construction, alterations and repairs to the restaurant structure;

(b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the property line of the described premises, used for making additions, alterations or repairs to the restaurant structure.

(6) Glass

b. Your Restaurant Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises, consisting of the following unless otherwise specified in the Declarations or on the Your Business Personal Property - Separation of Coverage form:

(1) Furniture and fixtures;

(2) Machinery and equipment;

(3) "Stock";

(4) All other restaurant personal property owned by you and used in your business;

(5) Labor, materials or services furnished or arranged by you on

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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 restaurant building or structure you occupy but do not own; and

(b) You acquired or made at your expense but cannot legally remove;

(7) Leased restaurant personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property of Others.

c. Personal Property of Others that is:

(1) In your care, custody or control; and

(2) Located in or on the restaurant building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises.

However, our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

2. Property Not Covered

Covered Property does not include:

a. Bridges and roadways;

b. Contraband, or property in the course of illegal transportation or trade;

c. The cost of excavations, grading backfilling or filling;

d. Foundations of restaurant buildings, structures, machinery or boilers if their foundations are below:

(1) The lowest basement floor; or

(2) The surface of the ground, if there is no basement;

e. Land (including land on which the property is located), water, or lawns;

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f. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;

g. Retaining walls that are not part of a building;

h. Underground pipes, flues or drains;

i. Vehicles or self-propelled machines (including aircraft or watercraft) that:

(1) Are licensed for use on public roads; or

(2) Are operated principally away from the property line of the described premises.

j. Any property more specifically described in 4. Additional Coverage, except to the extent covered therein.

3. Covered Causes of Loss

See Section II Restaurant Causes of Loss Form.

4. Additional Coverages

a. Debris Coverages

(1) We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

(2) The most we will pay under this Additional Coverage is 25% of:

(a) The amount we pay for the direct physical loss of or damage to Covered Property; plus

(b) The deductible in this policy applicable to that loss or damage.

but if:

(c) The sum of direct physical loss or damage and debris removal expenses exceed the Limits of Insurance; or

(d) The debris removal expenses exceed the amount payable under the 25% limitation in the Debris Removal Additional Coverage, we will pay up to an additional $15,000 for each location in any

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one occurrence.

(3) This Additional Coverage does not apply to costs to:

(a) Extract "pollutants" from land or water; or

(b) Remove, restore or replace polluted land or water.

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 30 days after the property is first moved.

Payment under this coverage part will not increase the applicable Limit of Insurance.

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $10,000 for your liability for fire department service charges:

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

(2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

d. Pollutant Clean Up and Removal

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land

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or water.

The most we will pay under this Additional Coverage for each described premises is $25,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

5. Restaurant Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the restaurant building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the property line of the described premises.

A Coinsurance percentage of 80% or more must be shown in the Declarations, but the Additional Condition, Coinsurance, does not apply to these extensions unless otherwise noted.

a. Newly Acquired or Constructed Restaurant Property

(1) You may extend the insurance that applies to Your Restaurant Building and Your Restaurant Personal Property to apply to:

(a) Your new restaurant buildings while being built on the described premises;

(b) Restaurant buildings you acquire at locations other than the described premises;

(c) Your Restaurant Personal Property at any location you acquire other than at tradeshows, fairs or exhibitions; and

(d) Your new furniture, fixtures, machinery or equipment you add to a covered building.

The most we will pay for loss or damage under this Extension is $500,000 at any location.

(2) Insurance under this Extension for each newly acquired or constructed restaurant property will end when any of the following occurs:

(a) This policy is canceled or expires;

(b) 180 days expire after you acquire or begin to install or construct the property; or

(c) You report the values of the newly acquired, installed or constructed property to us.

If you have purchased Business Income Insurance form us, the Business Income

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Coverage Form is amended as follows in paragraph A. Coverage, 4. Coverage Extension,:

b. The most we will pay is increased from $100,000 to $125,000.

c. (2) "30 days" is increased to "180 days".

b. Restaurant Employee Personal Effects

You may extend the insurance that applies to Your Restaurant Personal Property to apply to personal effects owned by you, your officers, your partners, your maitre d', chef, sous chef and his or her staff, and your employees.

The most we will pay for loss or damage under this Extension is $5,000.

c. Restaurant Documents and Records - Cost of Research

You may extend the insurance that applies to Your Restaurant Personal Property to apply to your costs to research, replace or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist.

The most we will pay for loss or damage under this Extension is $50,000.

d. Restaurant Property - Off Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Restaurant Property, at a location you do not own, lease or operate, such as a location where you are providing catering services. This Extension does not apply to Covered Property:

(1) In or on a vehicle; or

(2) At any tradeshow, fair or exhibition.

The most we will pay for loss or damage under this Extension is $100,000.

e. Outdoor Restaurant Property

You may extend the insurance provided by this Coverage Form to apply to your patio and outdoor dining furniture, outdoor fences, wharves, piers, pilings, walks, patios, radio and television antennas, including satellite dishes, trees, shrubs, plants and canopy or awnings, including debris removal expense, caused by or resulting from any of the following causes of loss:

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(1) Fire;

(2) Lighting;
(3) Explosion;

(4) Riot or Civil Commotion

(5) Aircraft

(6) Vehicle Collision

(7) Theft

(8) Vandalism and Malicious Mischief

(9) Weight of Ice and Snow

The most we will pay for loss or damage under this Extension is $10,000, but not more than $5,000 for trees, shrubs or plants.

f. Restaurant Data Processing Equipment and Media

You may extend the insurance that applies to your Restaurant Personal Property to apply to your electronic data processing equipment and media.

(1) Coverage under this Extension includes:

(a) Automated menu, food and beverage billing systems, personal computers, work stations, electronic data processing and word processing equipment, including their component parts;

(b) Media on which the data is stored.

(2) Restaurant Data Processing Equipment and Media loss payment will be determined as follows:

(a) Equipment. We will pay the least of the following amounts:

(i) The cost of reasonably restoring the property to its condition immediately before the loss or damage; or

(ii) The cost of replacing the property with identical property.

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(iii) The cost of replacing the property with similar property capable of performing the same functions.

If not repaired or replaced, the property will be valued at its actual cash value.

(b) Media. We will pay to repair or replace the media with material of the same kind and quality.

g. Credit Card Invoices and Accounts Receivable

You may extend the insurance that applies to Your Restaurant Personal Property to apply to your records of credit card invoices and accounts receivable:

(a) At a described premises or in or on a vehicle in transit between described premises; or

(b) If the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss.

(1) The amount of your Credit Card Invoices and Accounts Receivable loss includes:

(a) Debt owed to you by your customers if you are unable to collect the debt as a direct result of a covered loss or damage to your credit card invoices and accounts receivable records;

(b) Interest charges on debt you must borrow to offset your reduced cash flow;

(c) Additional collection costs, over and above your usual collection costs, made necessary because of loss or damage; and

(d) Reasonable expenses you must incur to re-establish your credit card invoices and accounts receivable records.

(2) Credit card invoices and accounts receivable loss payment will be determined as follows:

(a) When there is proof that a Covered Cause of 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 will be computed as follows:

(i) Determine the total of the average monthly amounts of credit card invoices and accounts receivable for

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the 24 months immediately preceding the month in which the loss or damage occurs; and

(ii) Adjust that total for any normal fluctuations in the amount of credit card invoices and accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

(b) We will deduct from the established total amount of credit card invoices and 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 credit card invoices or accounts receivable that were included in the amount of the paid loss, you will return the recovered amount to us, up to the total amount of the paid loss. You will keep the amount of any accounts receivable you recover in excess of the amount of the paid loss.

The most we will pay for loss or damage under this Extension is $50,000, but if the credit card invoices or accounts receivable records are lost or damaged in transit, the most we will pay is $5,000.

h. Property In Transit, On Exhibition Or In The Custody Of Employees

You may extend the insurance that applies to your Restaurant Personal Property to apply to your Covered Property that is more than 1,000 feet from the property line of the described premises while in transit, at any tradeshow, fair or exhibition or in the custody of employees.

The most we will pay for loss or damage under this Extension is $100,000 for Property in Transit.

The most we will pay for property in the custody of employees or while at a tradeshow, fair or exhibition is $10,000.

i. Kitchen Protective System Recharge

You may extend the insurance provided by this Coverage Form to pay for

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the cost to recharge or refill any kitchen or fire protective equipment when discharged:

(1) To prevent or control a covered loss;

(2) Accidentally; or

(3) As a result of malfunction of the equipment.

The most we will pay under this Extension is $5,000.

j. Counterfeit Money and Money Orders

You may extend the insurance that applies to your Restaurant Personal Property to apply to loss due to the acceptance of counterfeit money, money orders or travelers checks.

Section II, Limitation 1e. does not apply to this coverage.

The most we will pay for loss under this Extension is $5,000.

k. Money

You may extend the insurance that applies to your Restaurant Personal Property to pay for loss by any act of stealing, disappearance or destruction of "money" as shown by your records that is either:

1. Inside the Premises, meaning:

(a) Inside the premises;

(b) Inside a banking premises; or

(c) Inside a recognized place of safe deposit; or

2. Outside the Premises, meaning:

(a) In an armored vehicle; or

(b) In the custody of a custodian of such funds; but not while in the mail or in the custody of a carrier for hire other than an armored motor vehicle company.

The most we will pay for loss or damage under this Extension is $5,000.

l. Employee Dishonesty

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You may extend the insurance provided by this Coverage Form to apply to loss of "money", and other Restaurant Personal Property by dishonest or fraudulent acts of your maitre d', chef, sous chef and his or her assistants, entertainers and other employees except you,
your officers or your partners subject to the following conditions:

(1) Coverage ceases for any employee immediately upon discovery by you or any of your officers or partners of any dishonest or fraudulent act committed by that employee.

(2) Dishonest or fraudulent acts or a series of similar or related acts of any employee acting alone or in collusion with others during the policy period shall be deemed to be one occurrence for the purpose of applying the deductible and the Limit of Insurance.

(3) Loss is covered only if discovered not later than one year from the end of the policy period, and then this insurance shall apply only to loss sustained during the policy period.

(4) If more than one Named Insured is covered under this policy, the most we will pay shall not exceed the amount for which we would pay if there was only one insured;

Section II, Exclusions B., 2.a. and d., as respects employees does not apply to this coverage.

The most we will pay for loss under this Extension is $10,000.

m. Food and Beverage Spoilage

You may extend the insurance that applies to your Restaurant Personal Property to apply to damage to your "stock" caused by or resulting from:

(1) mechanical or electrical breakdown of heating, cooling, refrigeration or humidity control equipment which is owned or used by you; or

(2) a power failure beyond your control which causes a change in temperature or humidity.

We will not pay for any loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

Section II, Exclusions B.1.e., 2.d. (2), (6), and (7)(a)(b) does not apply to this coverage.

The most we will pay for loss or damage under this Extension is $10,000.

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n. Business Income and Extra Expense

You may extend the insurance provided by this Coverage Form for direct loss of or damage to Covered Property to apply to:

(1) The actual loss of Restaurant Income you sustain due to the necessary suspension of your operations at the described premises as a result of:

(a) Direct loss or damage to Covered Property at or within 1,000 feet of the property line of the described restaurant by a Covered Cause of Loss.

(b) By order of a government authority as a result of the alleged commission of a crime on your premises by a person or persons other than you, your officers, or your partners.

(c) By order of a government authority as a result of a documented incidence of food poisoning or communicable disease.

Section II, Exclusions B., 2.h., as respects employees, do not apply to this coverage.

(2) Necessary Extra Expenses you incur that you would not have incurred if there had been no above described event.

This Extension only applies to the amount of loss incurred from the date of loss or government ordered suspension of your operations. It ends on the date when the property at the described restaurant should be repaired, rebuilt or replaced with reasonable speed and similar quality or when the government ordered suspension is ended, even if this is after the expiration date of this policy. This does not include any increased time needed due to enforcement of any ordinance or law regulating.

(1) Building or land usage, demolition or construction; or

(2) Environmental damage or restoration.

Restaurant Income means the:

(1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and

(2) Continuing normal operating expenses necessarily incurred, including payroll.

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Extra Expense means expense incurred:

(1) To avoid or minimize the suspension of business and to continue your operations at any location;

(2) To minimize the suspension of business if you cannot continue your operations; or

In addition, the following coverages are included:

(1) Food Contamination. The Board of Health or other government body may order your premises closed due to the discovery of or suspicion of food contamination resulting from the occurrence of food poisoning, or suspected food poisoning, to one or more of your customers. If that happens, this Restaurant Coverage Form will cover loss of Restaurant Income and necessary Extra Expenses you incur during the resulting closed period. However, coverage will cease 30 days after the order to close is issued.

(2) Off Premises Utility Services. We will also pay for loss of Restaurant Income and Necessary Extra Expense that you incur due to the suspension of your operations during the period of restoration as a result of direct physical loss or damage by a Covered Cause of Loss to the following property not at your premises but used to supply you with water, communication, or power supply services.

Coverage does not apply to any reduction of income after communication services have been restored to your premises.

Water Supply Services means pumping stations and water mains supplying water to the insured location.

Communication supply services means property supplying communication services, including overhead communication lines and telephone, radio, microwave, or television services, to the insured.

Power supply services means utility generating plants, switching stations, substations, transformers, and transmission lines supplying electricity, steam, or gas to the insured location.

The most we will pay for all coverage provided under this Extension is $100,000.

No deductible will apply to the Extension except for the coverage provided for Off Premises Utility Services.

o. Fine Arts

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You may extend the insurance provided by this Coverage Form to apply to loss or damage to your "Fine Arts".

Loss or damage must be caused by or result from a Covered Cause of Loss.

Section II, Exclusions B., 1.a., 1.b., 1.e., and 1.g. do not apply to this coverage extension.

We shall not pay for more than the value of your property as indicated on a sales slip or written appraisal from a qualified appraiser.

The most we will pay for loss or damage under this Extension is $10,000.

p. Reward

You may extend the insurance provided by this Coverage Form to pay a reward to any individual or group (except you, your officers or your partners) for information which results in the arrest and conviction of any one person or group for committing or trying to commit any illegal act(s) relating to a loss covered by this policy.

The most we will pay under this Extension is $5,000. No deductible applies to this coverage.

q. Lost Key Consequential Loss

You may extend the insurance provided by this Coverage Form to pay for consequential loss to locks and keys if a master or grand master key is lost or damaged. This coverage does not apply to keys left in the possession of former employees. We will pay for:

(1) The actual cost of keys and

(2) Adjustment of locks to accept new keys, or

(3) If required, new locks including the cost of their installation.

The most we will pay for loss or damage under this Extension is $1,000.

r. Theft of Telephone or Dataline Services

You may extend the insurance that applies to your Restaurant Personal Property to apply to theft of your telephone and dataline services by an unauthorized person or group (except you, your officers or your partners).

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You must make a claim within 60 days of the close of the month in which the theft or series of thefts commences.

You must take reasonable steps to change access security codes immediately upon discovery of the theft or series of thefts.

Section II, Exclusions B., 2.h. as respects employees, does not apply to this coverage.

The most we will pay for loss under this Extension is $2,500.

s. Catering Contract Penalty Clause

You may extend the insurance provided by this Coverage Form to pay the contract penalties you are required to pay to your customers as a result of a penalty clause in your contracts for failure to deliver your products according to contract terms. The penalties must solely result from direct physical loss or damage by a Covered Cause of Loss to Covered Property.

The most we will pay for loss under this Extension is $25,000.

t. Inventory Or Appraisal

You may extend the insurance provided under this Coverage Form to apply to the following expenses you incur, as required by this Coverage Part, to prepare a claim:

(1) The cost of taking inventories;

(2) The cost of making appraisals; and

(3) The cost of preparing a statement of loss and other supporting exhibits.

We will not pay for any expenses billed by and payable to independent or public insurance adjusters or for expenses to prepare claims not covered by this Coverage Part.

The most we will pay under this Extension for any claim is $5,000.

u. Customer Personal Property

You may extend the insurance that applies to Your Restaurant Personal Property to apply to the personal property of your customers located with in a building or structure at the described premises.

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The most we will pay for loss or damage under this Extension is $25,000. We will not pay more than $2,500 in any one occurrence for loss or damage to the personal property of any one customer.

A $250 deductible will apply to each claim.

Section II, Exclusion B.2.i., as respects voluntary parting does not apply to this coverage.

v. Property of Entertainers

You may extend the insurance that applies to your Restaurant Personal Property to apply to your legal liability for the personal property of entertainers you employ while working on your restaurant premises.

The most we will pay for loss or damage under this Extension is $15,000.

w. Musical and Sound Equipment

You may extend the insurance that applies to your Restaurant Personal Property to apply to your musical instruments, sound reproduction and reinforcement equipment and theatrical lighting equipment and effects.

The most we will pay for loss or damage under this Extension is $15,000.

x. Restaurant Vending Equipment and Video Machine Equipment

You may extend the insurance that applies to your Restaurant Personal Property to apply to your legal liability for vending or video machines on your premises.

The most we will pay for loss or damage under this Extension is $10,000.

y. Property Stored in Service Vehicles

We will pay up to $2,500 for miscellaneous property stored in your or your employees service vehicles.

Miscellaneous property means construction materials, supplies, tools, and equipment that you intend to use to alter, repair, or extend the insured premises.

z. Temperature - Humidity Change Coverage

You may extend the insurance that applies to your Business Personal Property to apply to damage to your "stock" caused by or resulting from:

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(1) mechanical or electrical breakdown of heating, cooling or humidity control equipment which is owned or used by you; or

(2) a power failure beyond your control which causes a change in temperature or humidity.

We will not pay for any loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

Section II, Exclusions B., 2.d. (2) does not apply to this coverage.

The most we will pay for loss or damage under this Extension is $5,000.

B. EXCLUSIONS AND LIMITATIONS

See Section II Restaurant Causes of Loss Form.

C. LIMITS OF INSURANCE

The limits applicable to the Additional Coverage and Coverage Extensions are in addition to the Limits of Insurance stated in the Declarations and apply on a per occurrence basis unless otherwise noted.

D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance condition or the Agreed Value Optional Coverage.

When the occurrence involves loss to more than one item of Covered Property and more than one Limit of Insurance applies, the Deductible will reduce the total amount of loss payable if loss to at least one item is less than the sum of (1) the Limit of Insurance applicable to that item plus (2) the Deductible.

<u>Example No.1:</u>

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This example assumes there is no coinsurance penalty.

Deductible $1,000

Limit of Insurance - Bldg. 1: $60,000
Limit of Insurance - Bldg. 2: $80,000

Loss to Bldg. 1: $60,100
Loss to Bldg. 2: $90,000

The amount of loss to Bldg. 1. ($60,100) is less than the sum ($61,000) of the Limit of Insurance applicable to Bldg. 1 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Bldg. 1:

$60,100
- 1,000
$59,100 - Loss Payable - Bldg. 1

The Deductible applies once per occurrence and therefore is not subtracted in determining the amount of loss payable for Bldg. 2. Loss payable for Bldg. 2 is the Limit of Insurance of $80,000.

Total amount of loss payable: $59,100 + $80,000 = $139,100

<u>Example No. 2:</u>

This example assumes there is no coinsurance penalty.

The Deductible and Limits of Insurance are the same as those in Example No. 1.

Loss to Bldg. 1: $70,000 - exceeds Limit of Insurance plus Deductible
Loss to Bldg. 2: $90,000 - exceeds Limit of Insurance plus Deductible

Loss Payable - Bldg. 1: $60,000 - Limit of Insurance
Loss Payable - Bldg. 2: $80,000 - Limit of Insurance

Total amount of loss payable: $140,000

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E. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, both parties may agree in writing to an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

a. Pay its chosen appraiser; and

b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

a. You must see that the following are done in the event of loss or damage to Covered Property:

(1) Notify the police if a law may have been broken.

(2) See to it that we, or our licensed agent in your state, receive prompt notice of the loss or damage. Include a description of the property involved and a description of how, when and where the loss or damage occurred.

(3) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

(4) At our request, give us complete inventories of the

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damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.

(5) As often as may be reasonably required, permit us to inspect the property providing the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

(7) Cooperate with us in the investigation or settlement of the claim.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or a claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

4. Loss Payment

a. In the event of loss or damage covered by this Coverage Form, at our option, we will either:

(1) Pay the value of lost or damaged property;

(2) Pay the cost of repairing or replacing the lost or damaged property, subject to b. below;

(3) Take all or any part of the property at an agreed or appraised value; or

(4) Repair, rebuild or replace the property with other property of like kind and quality, subject to b. below.

b. The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

c. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.

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d. We will not pay you more than your financial interest in the Covered Property.

e. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

f. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

g. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and:

(1) We have reached agreement with you on the amount of loss; or

(2) An appraisal award has been made.

5. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

6. Vacancy

a. Description of Terms

(1) As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in (1)(a) and (1)(b) below:

(a) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.

(b) When this policy is issued to the owner of a building, building means the entire building. Such building is vacant when 70% or more of its total square footage:

(i) Is not rented; or

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(ii) Is not used to conduct customary operations.

(2) Buildings under construction or renovation are not considered vacant.

b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

(1) We will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:

(a) Vandalism;
(b) Sprinkler leakage, unless you have protected the system against freezing;
(c) Building glass breakage;
(d) Water damage;
(e) Theft; or
(f) Attempted theft.

(2) With respect to Covered Causes of Loss other than those listed in b.(1)(a) through b.(1)(f) above, we will reduce the amount we would otherwise pay for the loss or damage by 15%

7. Valuation

We will determine the value of Covered Property in the event of loss or damage as follows:

a. We will pay the cost to repair, rebuild or replace buildings with other property of like kind and quality, but the cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

b. If the Limit of Insurance for business personal property satisfies the additional condition, coinsurance, we will pay the cost of business personal property repairs or replacement. In the event the Limit of Insurance does not satisfy the additional condition, coinsurance, we will pay the actual cash value of the business personal property.

c. Glass at the cost of replacement with safety glazing material if required by law.

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d. Tenant's Improvements and Betterments at:

(1) Actual cash value of the lost or damaged property if you make repairs promptly.

(2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:

(a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and

(b) Divide the amount determined in

(a) above by the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.

(3) Nothing if others pay for repairs or replacement.

F. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies.

a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

(1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;

(2) Divide the Limit of Insurance of the property by the figure determined in step (1);

(3) Multiply the total amount of loss, before the application

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of any deductible, by the figure determined in step (2);

(4) Subtract the deductible from the figure determined in step (3).

We will pay the amount determined in step (4) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

Example No. 1 (Underinsurance):
When:

The value of the property is	$250,000
The Coinsurance percentage for it is	80%
The Limit of Insurance for it is	$100,000
The Deductible is	$1,000
The amount of loss is	$40,000

Step (1): $250,000 x 80% = $200,000 (the minimum amount of insurance to meet your Coinsurance requirements)
Step(2): $100,000 / $200,000 = .50
Step(3): $40,000 x .50 = $20,000
Step(4): 20,000 - $1,000 = $19,000

We will pay no more than $19,000. The remaining $21,000 is not covered.

Example No. 2 (Adequate Insurance):
When:

The value of the property is	$250,000
The Coinsurance percentage for it is	80%
The Limit of Insurance for it is	$200,000
The Deductible is	$1,000
The amount of loss is	$40,000

The minimum amount of insurance to meet your Coinsurance requirement is $200,000 ($250,000 x 80%). Therefore, the Limit of Insurance in this Example is adequate and no penalty applies. We will pay no more than $39,000 ($40,000 amount of loss minus the deductible of $1,000).

b. If one Limit of Insurance applies to two or more separate items, this condition will apply to the total of all property to which the limit applies.

Example No. 3:

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When:

The value of property is:	
Bldg at Location No. 1	$75,000
Bldg at Location No. 2	$100,000
Personal Property at Location No. 2	$75,000
	$250,000

The Coinsurance percentage for it is	90%
The Limit of Insurance for Buildings and Personal Property at Location Nos. 1 and 2 is	$180,000
The Deductible is	$1,000
The amount of loss is:	
Bldg at Location No. 2	$30,000
Personal Property at Location No. 2	$20,000
	$50,000

Step(1): $250,000 x 90% = $225,000 (the minimum amount of insurance to meet your Coinsurance requirements and to avoid the penalty shown below)
Step(2): $180,000 / $225,000 = .80
Step(3): $50,000 x .80 = $40,000
Step(4): $40,000 - $1,000 = $39,000

We will pay no more than $39,000. The remaining $11,000 is not covered.

2. Mortgageholders

a. The term "mortgageholder" includes trustee.

b. We will pay for covered loss of or damage to restaurant buildings or structures to each mortgage holder shown in the Declarations in their order of precedence, as interests may appear.

c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.

d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

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(1) Pays any premium due under this Coverage Part at our request if you have failed to do so;

(2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and

(3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

e. If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

(1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and

(2) The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgage holder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

f. If we cancel this policy, we will give written notice to the mortgageholder at least:

(1) 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or

(2) 30 days before the effective date of cancellation if we cancel for any other reason.

g. If we elect not to renew this policy, we will give written notice to the mortgageholders at least 10 days before the expiration date of this policy.

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G CHANGES IN CONDITIONS

The following replaces sub-paragraph 2 of paragraph A. Cancellation of the Common Policy Conditions:

2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

   a. 10 days before the effective date of cancellation if we cancel for non-payment of premium; or

   b. 90 days before the effective date of cancellation if we cancel for any other reason.

H. OPTIONAL COVERAGES

If shown in the Declarations, the following Optional Coverages apply separately to each item.

1. Agreed Value

a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.

b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition Coinsurance, is reinstated and this Optional Coverage expires.

c. The terms of this Optional Coverage apply only to loss or damage that occurs:

(1) On or after the effective date of this Optional Coverage; and

(2) Before the Agreed Value expiration date shown in the Declarations or the policy expiration date, whichever occurs first.

2. Inflation Guard

a. The Limit of Insurance for property to which this Optional Coverage applied will automatically increase by the annual percentage shown in the Declarations

b. The amount of increase will be:

(1) The Limit of Insurance that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the limit of Insurance, times

(2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08), times

(3) The number of days since the beginning of the current policy year

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or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

Example:
If:

The applicable Limit of Insurance is	$100,000
The annual percentage increase is	8%
The number of days since the beginning of the policy year (or last policy change) is	146

The amount of increase is
$100,000 x .08 x 146 365 = $3,200

3. Replacement Cost

a. Replacement Cost (without deduction for depreciation) replaces Actual Cash Value in the Loss Condition, Valuation, of this Coverage Form.

b. This Optional Coverage does not apply to:

(1) Personal property of others;

(2) Contents of a residence;

(3) Manuscripts;

(4) "Fine-Arts" or

(5) "Stock", unless the including "Stock" option is shown in the Declarations.

c. You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.

d. We will not pay on a replacement cost basis for any loss or damage:

(1) Until the lost or damaged property is actually repaired or replaced; and

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(2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

e. We will not pay more for loss or damage on a replacement cost basis than the least of (1), (2) or (3), subject to f. below:

(1) The Limit of Insurance applicable to the lost or damaged property;

(2) The cost to replace, on the same premises, the lost or damaged property with other property:

(a) Of comparable material and quality; and

(b) Used for the same purpose; or

(3) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

f. The cost of repair or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating, the construction, use or repair of any property.

H. DEFINITIONS

1. "Fine Arts" means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass, bric-a-brac and similar property of rarity, historical value, or artistic merit.

2. "Money" means:

(a) Currency, coins and bank notes, whether or not in current use; and

(b) Travelers checks, registered checks and money orders held for sale to the public.

3. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

4. "Specified Causes of Loss" means the following: Fire, lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

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(a) Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action or water on limestone or dolomite. This cause of loss does not include:

(i) The cost of filling sinkholes; or

(ii) Sinking or collapse of land into manmade underground cavities.

(b) Falling objects does not include loss or damage to:

(i) Personal property in the open; or

(ii) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

(c) Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

6. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

SECTION II - RESTAURANT CAUSES OF LOSS FORM

A. COVERED CAUSES OF LOSS

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL LOSS unless the loss is:

1. Excluded in Section B., Exclusions; or

2. Limited in Section C., Limitations;
that follow.

B. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance or Law

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The enforcement of any ordinance or law:

(1) Regulating the construction, use or repair of any property; or

(2) Requiring the tearing down of any property, including the cost of removing the debris.

This exclusion, Ordinance or Law, applies whether the loss results from:

(1) An ordinance or law that is enforced even if the property has not been damaged; or

(2) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

b. Earth Movement

(1) Any earth movement (other than sink hole collapse), such as an earthquake, land slide, mine subsidence or earth sinking, rising or shifting. But if earth movement results in loss or damage by fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

(2) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or volcanic action, we will pay for loss or damage caused by that fire, building glass breakage or volcanic action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

(a) Airborne volcanic blast or airborne shock waves;

(b) Ash, dust or particulate matter; or

(c) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

c. Governmental Action

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Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for loss or damage caused by that fire.

e. Utility Services

The failure of utility services supplied to the described premises, however caused, if the failure occurs away from the described premises.

But if the failure of power or other utility services results in a Covered Cause of Loss, we will pay for that loss or damage caused by that Covered Cause of Loss.

f. War and Military Action

(1) War, including undeclared or civil war;

(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

(1) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or

(2) Mudslide or mudflow.

But if water, as described in g.(1) and (2) above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

2. We will not pay for loss or damage caused by or resulting from any of the following:

a. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

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But if artificially generated electrical current results in fire, we will pay for that loss or damage caused by that fire.

b. Delay, loss of use or loss of market.

c. Smoke, vapor or gas from agricultural smudging or industrial operations.

d. (1) Wear and tear.

(2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

(3) Smog;

(4) Settling, cracking, shrinking or expansion of pavements, foundations, walls, floors, roofs or ceilings;

(5) Nesting or infestation, or discharge or release of waste products or secretions by insects, birds, rodents or other animals;

(6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision.

(7) The following causes of loss or damage to personal property:

(a) Dampness or dryness of atmosphere;

(b) Changes in or extremes of temperature; or

(c) Marring or scratching.

But if an excluded Cause of Loss that is listed in 2.d(1) through (7) results in a "Specified Cause of Loss" or building glass breakage, we will pay for the loss or damage caused by that "specified Cause of Loss" or building glass breakage.

e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

f. Continuous or repeated seepage or leakage of water that occurs over a period

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of 14 days or more.

g. Water, other liquid, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless;

(1) You do your best to maintain heat in the building or structure; or

(2) You drain the equipment and shut off the supply if the heat is not maintained.

h. Dishonest or criminal act including theft by you, your officers, your partners, employees, including leased employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

(1) Acting alone or in collusion with others; or

(2) Whether or not occurring during the hours of employment.

This Exclusion does not apply to acts of destruction by your employees including leased employees.

i. Voluntary parting with any property by you or anyone else to whom you have entrusted the property due to the acceptance of checks and promissory notes that are not paid upon presentation.

j. Rain, snow, ice or sleet to personal property in the open.

k. Collapse, except as provided below in the Additional Coverage for Collapse. But if collapse results in a Covered Cause of Loss results at the described premises, we will pay for loss or damage caused by that Covered Cause of Loss.

l. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the release, discharge or dispersal is itself caused by any of the "specified causes of loss." But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "Specified Cause of Loss", we will pay for loss or damage caused by that "Specified Cause of Loss".

3. We will not pay for loss or damage caused by or resulting from any of the following 3.a. through 3.c. But if an excluded Cause of Loss is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by the Covered Cause of Loss.

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

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b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

c. Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, siting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property on or off the described premises.

4. Special Exclusions

The following provisions apply only to the specified Coverage Forms and Coverage Extensions.

a. Business Income and Extra Expense Coverage Extension, Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, or Extra Expense Coverage Form.

We will not pay for:

(1) Any loss caused by or resulting from:

(a) Damage or destruction of finished "stock", or

(b) The time required to reproduce finished stock".

This exclusion does not apply to Extra Expense.

(2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas, including satellite dishes and their lead-in wiring, masts or towers.

(3) Any increase of loss caused by or resulting from:

(a) Delay in rebuilding, repairing or replacing the property or resuming "operations," due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or

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(b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of "operations," we will cover such loss that affects your Business Income during the "period of restoration."

(4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration."

(5) Any other consequential loss.

b. Leasehold Interest Coverage Form

(1) Paragraph B.1.a., Ordinance or Law, does not apply to insurance under this Coverage Form.

(2) We will not pay for any loss caused by:

(a) Your canceling the lease;

(b) The suspension, lapse or cancellation of any license; or

(c) Any other consequential loss.

c. Legal Liability Coverage Form

(1) The following Exclusions do not apply to insurance under this Coverage Form:

(a) Paragraph B.1.a., Ordinance or Law:

(b) Paragraph B.1.c., Governmental Action;

(c) Paragraph B.1.d., Nuclear Hazard;

(d) Paragraph B.1.e., Off Premises Services; and
(e) Paragraph B.1.f., War and Military Action.

(2) The following additional exclusions apply to insurance under this Coverage Form:

(a) Contractual Liability

We will not defend any claim or "suit," or pay any damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. But this exclusion does not apply to a written lease agreement in which you have assumed liability for building

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damage resulting from actual or attempted burglary or robbery, provided that:

(i) Your assumption of liability was executed prior to the accident; and

(ii) The building is covered property under this Covered Form.

(3) Nuclear Hazard

We will not defend any claim or "suit," or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

C. LIMITATIONS

The following limitations apply to all policy forms and endorsements, unless otherwise stated.

1. We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.

a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

c. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.

d. Gutters and downspouts caused by or resulting from weight of snow, ice or sleet.

e. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.

f. The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust,

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whether driven by wind or not, unless:

(1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or

(2) The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.

g. Building materials and supplies not attached as part of the building or structure, caused by or resulting from theft. However, this limitation does not apply to:

(1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or

(2) Business Income Coverage or Extra Expense Coverage.

2. We will pay for direct physical damage and the actual loss of Business Income you sustain or necessary Extra Expense you incur caused by water and water-borne materials that:

a. Accumulate on the surface of the ground at the described premises as a result of rain, snow, sleet or hail.

b. Back-up from a sewer or drain; or

c. Accumulate under the ground and press on, flow or seep through:

(1) Foundations, walls, floors or paved surfaces.

(2) Basements, whether paved or not; or

(3) Doors, windows or other openings.

Section II, Exclusion B.1.g, B.2.d.(2), (3), (7)(a)(b), do not apply to this coverage part.

The most we will pay for loss or direct or indirect damage under this Extension is $25,000 in any one occurrence.

3. We will not pay for loss of or damage to the following types of property unless caused by the "specified causes of loss" or building glass breakage:

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a. Animals, and then only if they are killed or their destruction is made necessary.

b. Fragile articles, such as glassware, statuary, marble, chinaware and porcelains, if broken.

This restriction does not apply to:

(1) Glass that is part of a building or structure;

(2) Containers of property held for sale; or

(3) "Fine Arts"

4. The special limit shown for each category, a. through d., is the total limit for loss or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the type or number of articles that are lost or damaged in that occurrence. The special limits are:

a. $2,500 for furs, fur garments and garments trimmed with fur.

b. $2,500 for jewelry, watches, watch movements, jewels, pearls precious and semi-precious stones. This limit does not apply to jewelry and watches worth $100 or less per item.

c. $10,000 for bullion, gold, silver, platinum and other precious alloys or metals.

d. $1,000 for stamps, tickets, lottery tickets held for sale and letters of credit.

The special limits are part of, not in addition to, the Limit of Insurance applicable to Covered Property.

5. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire protection equipment if the damage:

a. Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

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D. ADDITIONAL COVERAGE

1. Collapse:

We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building insured under this Coverage form, if the collapse is caused by one or more of the following:

a. The "specified causes of loss" or breakage of building glass, all only as insured against in this Coverage Part;

b. Hidden decay;

c. Hidden insect or vermin damage;

d. Weight of people or personal property;

e. Weight of rain that collects on a roof;

f. Use of defective material or methods in construction, remodeling, or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling, or renovation is complete and is caused in part by a cause of loss listed in D.1.a. through D.1.e., we will pay for the loss or damage even if use of defective material or methods, in construction, remodeling, or renovation, contributes to the collapse.

If the direct physical loss or damage does not involve collapse of a building or any part of a building, we will pay for loss or damage to Covered Property caused by the collapse of personal property only if:

a. The personal property which collapses is inside a building insured under this Coverage Form; and

b. The collapse was caused by a cause of loss listed in 1.a. through 1.f. above.

2. Water Damage, Other Liquid, Powder or Molten Material Damage.

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes.

We will not pay the cost to repair any defect that caused the loss or damage; but we will pay the cost to repair or replace damaged parts of fire protection equipment if the damage:

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a. Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

3. Building Ordinance or Law

The most we will pay under this Extension is $250,000.

a. If there is an ordinance or law in effect at the time of loss that regulates zoning, land use or construction of a covered building, and if enforcement of that ordinance or law affects the repair or rebuilding of that building following damage by a Covered Cause of Loss, you may extend the insurance on Building to cover:

(1) Costs to demolish and clear the site of the undamaged portions of the building;

(2) The value of the undamaged portions of the building; and

(3) The increased cost to repair or rebuild the building with another building of the same size.

b. We will not pay more under this Extension than if the repaired or replaced building was:

(1) Rebuilt at the same location, as soon as reasonably possible.

(2) To the same extent the law permits, of the same size as the one it replaces; and

(3) Designed for the same type of occupancy as the one it replaces, unless otherwise required by zoning or land use ordinance or law.

The increased rebuilding costs must be kept to the minimum needed to satisfy legal requirements.

c. If you do not repair or replace the damaged building, we will pay under this Extension only to demolish and clear the site of the undamaged portions of the building.

d. This Extension does not apply to the costs associated with the enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way

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respond to, or assess the effects of "pollutants."

Any Coinsurance penalty applicable to the building will also apply to the amount otherwise payable under this Extension.

Section II, Exclusion B1.a. does not apply to this coverage part.

4. Flood Coverage

a. We will pay for direct physical loss or damage to Covered Property caused by flood, meaning surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not, and mudslide or mudflow.

b. The most we will pay for loss or damage in any one occurrence caused by or resulting from flood at any one location is $150,000. The most we will pay for the sum of all such loss or damage occurrences caused by or resulting from flood at any one location in any one policy year is $300,000.

c. We will not pay for loss or damage caused by or resulting form flood in any one occurrence until the amount of adjusted loss or damage exceeds $2,500. We will then pay the amount of adjusted loss or damage in excess of that amount, up to the limit of insurance shown above.

d. Exclusion g. Water, under paragraph B. EXCLUSIONS, of Section II, is deleted as respects this coverage.

5. Earthquake Coverage

a. We will pay for direct physical loss or damage to Covered Property caused by earthquake or volcanic action.

All earthquake shocks or volcanic eruptions that occur within a 168 hour period will constitute a single occurrence. The expiration of the policy will not reduce the 168 hour period. We won't pay for damage which occurs during the period your coverage is in effect if the earthquake or volcanic eruption begins before this period.

b. The most we will pay for loss or damage in any one occurrence caused by or resulting from earthquake or volcanic action at any one location is $150,000. The most we will pay for the sum of all such loss or damage occurrences caused by or resulting from

WITHDRAWN

earthquake or volcanic action at any one location in any one policy year is $300,000.

c We will not pay for loss or damage caused by or resulting form earthquake or volcanic action in any one occurrence until the amount of adjusted loss or damage exceeds $2,500. We will then pay the amount of adjusted loss or damage in excess of that amount, up to the limit of insurance shown above.

d. *Volcanic action* means only:
volcanic blast; or airborne shockwaves;
ash; dust; particles; or
lavaflow;
that results from the eruption of a volcano.

e. As respects this coverage, exclusion b. Earth Movement, under paragraph B. EXCLUSIONS, of section II, is replaced by the following:

b. Earth Movement

Any earth movement (other than sink hole collapse) such as landslide, mine subsidence or earth sinking, rising, or shifting. But if earth movement results in loss or damage by fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

WITHDRAWN

THIS ENDORSEMENT CHANGES THE PIZZA HUT PROPERTY FORM

PLEASE READ IT CAREFULLY

It is agreed that Additional Coverage, Earthquake, Section II.D.5. is deleted.

WITHDRAWAL

THIS ENDORSEMENT CHANGES THE POLICY

PLEASE READ IT CAREFULLY

POLLUTION LIABILITY COVERAGE FOR ON SITE POLLUTION

This endorsement modifies the Deluxe Property Form.

Section I.A.4.d, Pollutant Clean up and Removal is replaced by the following:

d. Pollutant Clean Up and Removal

We will pay your expenses to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is $50,000 for the sum of all covered expenses arising out of Covered Causes ofLoss occurring during each separate 12 month period of this policy.

We will not pay under this Endorsement for "pollutants" clean up or removal costs in any occurrence until the total of all such costs exceeds the sum of:

(1) The $15,000 aggregate limit for the basic Pollutant Clean up and Removal Additional Coverage less any prior payments for the same policy year; plus a Deductible of $5,000.

(2) We will then pay the costs in excess of that sum, until Additional Aggregate Limit of $50,000 is used up during the applicable 12 month period.

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FRATERNAL ORGANIZATION EXTENSION ENDORSEMENT

This Endorsement modifies the Deluxe Property Form. Please read it carefully.

SECTION I.A.5, Coverage Extension is modified as follows:

h. Property in Transit, on Exhibition or in the Custody of Employees is changed to read, Property in Transit, on Exhibition or in the Custody of Members.

x. Outdoor Sign coverage is modified to include coverage for fences.

The following coverage is added to SECTION I.A.5, Coverage Extensions

z. **Food and Beverage Spoilage**

You may extend the insurance that applies to your Personal Property to apply to damage to your "stock" caused by or resulting from:

(1) mechanical or electrical breakdown of heating, cooling, refrigeration or humidity control equipment which is owned or used by you; or

(2) a power failure beyond your control which causes a change in temperature or humidity.

We will not pay for any loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

Section II, Exclusions B.1.e., 2.d.(2) and (6) and (7)(a)(b) do not apply to this coverage.

The most we will pay for loss or damage under this Extension is $2,500.

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CUSTOM DELUXE
COVERAGE FORM

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CUSTOM DELUXE
COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION H - DEFINITIONS.

A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property:

a. At "Specified Locations" described in the Declarations, or within 1,000 feet of the property line of the "location";

b. At "Unspecified Locations" (if a Limit is shown in the Declarations), or within 1000 feet of the property line of the "location"; or

c. While Off Premises as described in the Declarations, (if a Limit is shown),

caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this section A.1., and limited in A.2. Property Not Covered, if a Limit of Insurance is shown in the Declarations for that type of property.

a. Real Property, including buildings or structures, and:

(1) Fixtures, including outdoor fixtures;

(2) Permanently installed:

(a) Machinery;

(b) Equipment; and

(c) Property used to maintain or service the building or structure including steam boilers, steam pipes, steam engines, steam turbines, hot water boilers or other water heating equipment.

(3) Personal property owned by you that is used to maintain or service the Real Property, including:

(a) Fire extinguishing equipment;

(b) Outdoor furniture;

(c) Floor coverings; and

(d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;

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(4) If not covered by other insurance:

(a) Additions under construction, alterations and repairs to the Real Property;

(b) Materials, equipment, supplies and temporary structures used for making additions, alterations or repairs to the Real Property.

b. Your Business Personal Property, including:

(1) "Stock";

(2) Furniture and fixtures;

(3) Machinery and equipment;

(4) All other personal property owned by you and used in your business;

(5) 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;

(6) Your legal liability for personal property of others, including labor, materials or services furnished or arranged by you on such property;

(7) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property of Others.

c. Personal Property of Others that is:

(1) In your care, custody or control;

(2) Sold by you which you have agreed, prior to loss, to cover for the purchaser during delivery;

(3) Sold by you under an installation agreement and your interest continues until accepted by the purchaser.

2. Property Not Covered

Covered Property does not include:

a. Accounts, bills, currency, deeds, food stamps or other evidences of debt, "money", notes or "securities", except as provided in the Additional Coverages and Coverage Extensions;

b. Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside of buildings;

c. Automobiles held for sale;

d. Bridges;

e. Property covered by Import or Export Insurance.

f. Contraband, or property in the course of illegal transportation or trade;

g. Land (including land on which the property is located), water, or growing crops;

h. Property while waterborne, except in regular ferry operations essential to other modes of transportation;

i. Bulkhead, pilings, piers, wharves or docks;

j. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;

k. Underground pipes, flues or drains;

l. Personal property sold by you under conditional sale, trust agreement, installment plan or other deferred payment plan, after delivery to

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the purchaser;

m. The cost to research, replace or restore the information on valuable papers and records, including those which exist on electronic or magnetic "media", except as provided in the Coverage Extensions;

n. Vehicles or self-propelled machines (including aircraft or watercraft), and trailers or semi-trailers that:

(1) Are licensed for use on public roads; or

(2) Are operated principally away from the described premises.

This paragraph does not apply to:

(1) Vehicles or self-propelled machines or autos or trailers and semi-trailers you manufacture, process or warehouse;

(2) Vehicles or self-propelled machines, other than autos, or trailers and semi-trailers you hold for sale; or

(3) Rowboats or canoes out of water at the described premises;

o. The following property while outside of buildings:

(1) Grain, hay, straw or other crops;

(2) Trees, shrubs, plants or lawns (other than "stock" of trees, shrubs, plants or lawns) except as provided in the Coverage Extensions.

p. Property of others for which you are responsible as a:

(1) carrier for hire; or

(2) consolidator, carloader, transportation broker, freight forwarder, shipping association or other arranger of transportation.

3. Covered Causes Of Loss

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL LOSS unless the loss is:

1. Excluded in Section B., Exclusions; or
2. Limited in Section C., Limitations;

in this Coverage Form.

4. Additional Coverages

a. Additional Transit Coverages

The following additional coverages apply when a Limit of Insurance is shown for property in the due course of transit in the OFF PREMISES COVERAGE section of the Declarations:

(1) Fraudulent Bills of Lading

We will pay for loss or damage caused by voluntary parting with Covered Property should you, your agents, messengers, customers or consignee accept fraudulent Bills of Lading, orders or receipts from anyone representing themselves to be the proper person to receive goods for shipment or accept goods for delivery.

(2) Refused or Returned Shipments

We cover shipments of Covered Property which have been refused or returned to you by the receiver of such property.

(3) Free On Board Shipments

We will pay for loss or damage to Covered Property sold by you under free on board or similar terms of sale if you cannot collect the loss or damage from the consignee. The most we will pay is the amount of your interest in the property.

b. Automatic Increase in Insurance

(1) The Limit of Insurance for Covered Property will automatically increase by the annual

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percentage of 3% (or, if a percentage is entered in the Declarations Page for this Additional Coverage, we will increase by the percentage shown in the Declarations).

(2) The amount of increase will be:

(a) The Limit of Insurance that applied on the most recent policy inception date, the policy anniversary date, or any other policy change amending the Limit of Insurance, times

(b) The percentage of annual increase shown above (or in the Declarations), expressed as a decimal (example: 8% is .08), times

(c) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

c. Collapse

(1) We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building insured under this Coverage Form, if the collapse is caused by one or more of the following:

(a) The "specified causes of loss" or breakage of building glass, all only as insured against in this Coverage Form;

(b) Hidden decay;

(c) Hidden insect or vermin damage;

(d) Weight of people or personal property;

(e) Weight of rain that collects on a roof;

(f) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling, or renovation is complete and is caused in part by a cause of loss listed in (1)(a) through (1)(e), we will pay for the loss or damage even if use of defective material or methods, in construction remodeling, or renovation, contributes to the collapse.

(2) If the direct physical loss does not involve collapse of a building or any part of a building, we will pay for loss or damage to Covered Property caused by the collapse of personal property only if:

(a) The personal property which collapses is inside a building; and

(b) The collapse was caused by a cause of loss listed in (1)(a) through (1)(f) above.

(3) With respect to the following property:

(a) Outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers;

(b) Awnings, gutters and downspouts;

(c) Yard fixtures;

(d) Outdoor swimming pools;

(e) Fences;

(f) Piers, wharves and docks;

(g) Beach or diving platforms or appurtenances;

(h) Retaining walls; and

(i) Walks, roadways and other paved surfaces;

if the collapse is caused by a cause of loss listed in (1)(b) through (1)(f), we will pay for loss or damage to that property only if:

(a) Such loss or damage is a direct result of the collapse of a building insured under this Coverage Form; and

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(b) The property is Covered Property under this Coverage Form.

(4) Collapse does not include settling, cracking, shrinkage, bulging or expansion.

(5) This Additional Coverage will not increase the Limits of Insurance provided in this Coverage Form.

d. Debris Removal

(1) We will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

(2) The most we will pay under this Additional Coverage is 25% of:

(a) The amount we pay for the direct physical loss of or damage to Covered Property; plus

(b) The deductible in this policy applicable to that loss or damage.

but if:

(a) The sum of direct physical loss or damage and debris removal expense exceeds the Limits of Insurance; or

(b) The debris removal expense exceeds the amount payable under the 25% limitation in the Debris Removal Additional Coverage,

we will pay up to an additional $25,000 (or, if an amount is entered in the Declarations Page for this Additional Coverage, we will pay up to the Additional Limit of Insurance for Debris Removal shown in the Declarations) for each "location" in any one occurrence.

(3) This Additional Coverage does not apply to costs to:

(a) Extract "pollutants" from land or water; or

(b) Remove, restore or replace polluted land or water.

e. Deferred Payments

If covered personal property is sold by you under a conditional sale or trust agreement or any installment or deferred payment plan, we will pay for your interest (not including any finance charges) in that property if it sustains direct physical loss or damage caused by or resulting from a Covered Cause of Loss, other than theft, after delivery to your customer.

The most we will pay under this Additional Coverage is $25,000.

f. Emergency Services Charge

When an emergency service is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $10,000 for your liability for the emergency service charges:

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

(2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

g. Ordinance or Law

(1) Coverage A - Coverage For Loss to the Undamaged Portion of the Property.

If a Covered Cause of Loss occurs to Covered Property, we will pay under Coverage A for the loss in value of the undamaged portion as a consequence of enforcement of any ordinance or law that:

(a) Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;

(b) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and

(c) Is in force at the time of loss.

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Coverage A is included within the Limit of Insurance shown in the Declarations as applicable to the covered Real Property. Coverage A does not increase the Limit of Insurance.

(2) Coverage B - Demolition Cost Coverage

If a Covered Cause of Loss occurs to Covered Property, we will pay the cost to demolish and clear the site of undamaged parts of the property caused by enforcement of building, zoning or land use ordinance or law.

(3) Coverage C - Increased Cost of Construction Coverage

If a Covered Cause of Loss occurs to Covered Property, we will pay for the increased cost to:

(a) Repair or reconstruct damaged portions of that property; and/or

(b) Reconstruct or remodel undamaged portions of that property, whether or not demolition is required;

when the increased cost is a consequence of enforcement of building, zoning or land use ordinance or law.

However:

(a) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.

(b) We will not pay for the increased cost of construction if the property is not repaired, reconstructed or remodeled.

(4) The most we will pay for the total of all covered losses for Demolition Cost and Increased Cost of Construction under this Additional Coverage is $250,000. However, if an entry is made in the Declarations Page for this Additional Coverage, and:

(a) If a Combined Limit of Insurance is shown for Coverages B and C in the Declarations for Ordinance or Law, then the most we will pay, for the total of all covered losses for Demolition Cost and Increased Cost of Construction, is that Combined Limit.

(b) If a specific Limit of Insurance is shown for Coverage B in the Declarations for Ordinance or Law, then the most we will pay under Coverage B - Demolition Cost will be the Limit of Insurance shown.

(c) If a specific Limit of Insurance is shown for Coverage C in the Declarations for Ordinance or Law, then the most we will pay under Coverage C - Increased Cost of Construction will be the Limit of Insurance shown.

(5) Under this Additional Coverage we will not pay for loss due to any ordinance or law that:

(a) You were required to comply with before the loss, even if the building was undamaged; and

(b) You failed to comply with.

(6) We will not pay under this Additional Coverage for the costs associated with the enforcement of any 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."

h. Pollutant Clean-Up and Removal

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

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The most we will pay under this Additional Coverage for each described premises is $25,000 (or, if an amount is entered on the Declarations Page for this Additional Coverage, the Limit of Insurance shown in the Declarations for Pollutant Clean Up and Removal) for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy.

i. Preservation of Property

If it is necessary to move Covered Property from a covered "location" to preserve it from loss or damage by a Covered Cause of Loss, we will pay:

(1) For any direct physical loss or damage to that property:

(a) While it is being moved or while temporarily stored at another "location"; and

(b) Only if the loss or damage occurs within 30 days after the property is first moved.

and,

(2) up to $25,000 for the additional expenses you incur to preserve that property for up to 30 days beginning when it is first moved.

Payment under paragraph (1) of this Additional Coverage will not increase the applicable Limit of Insurance.

j. Water, Other Liquids, Powder or Molten Material Damage.

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material damage loss occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes.

5. Coverage Extensions

Each of these Extensions is additional insurance. The Additional Condition, Coinsurance, does not apply to these Extensions.

a. Accounts Receivable

You may extend the insurance that applies to your Business Personal Property to apply to your records of accounts receivable:

(1) We will pay:

(a) All amounts due from your customers that you are unable to collect;

(b) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;

(c) Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage; and

(d) Other reasonable expenses that you incur to re-establish your records of accounts receivable;

that result from Covered Causes of Loss to your records of accounts receivable.

(2) We will not pay for loss or damage that requires any audit of records or any inventory computation to prove its factual existence.

The most we will pay under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

b. Additional Expenses

You may extend the insurance provided by this Coverage Form for direct loss of or damage to Covered Property to apply to the following additional expenses you actually and necessarily incur but that you would not have incurred if there had been no such covered direct loss or damage:

(1) Increased interest and fees made necessary due to the activation of a mortgage acceleration clause;

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(2) Real estate and property taxes attributed to the increased value on the property resulting directly from the costs associated with the covered loss or damage;

(3) Legal and accounting fees, other than fees incurred to prepare a claim; and

(4) Advertising and promotional expenses.

This Extension only applies to the amount of loss incurred from the date of direct physical loss or damage to the Covered Property by a Covered Cause of Loss. It ends 30 days after the date when the property should be repaired, rebuilt or replaced with reasonable speed and similar quality.

The most we will pay under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

c. Brand and Label

You may extend the insurance that applies to your Business Personal Property to apply when you do not want to sell your damaged "stock" under your brand or label even though the damaged "stock" has a salvage value.

If branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, you may:

(1) Stamp "salvage" on the merchandise or its containers, if the stamp will not physically damage the merchandise; or

(2) Remove the brands or labels, if doing so will not physically damage the merchandise. You must relabel the merchandise or its containers to comply with the law.

In either case, we will pay the difference between:

(1) The salvage value of the damaged merchandise with the brand or label attached; and

(2) the salvage value of the damaged merchandise with the brand or label removed.

d. Business Income and Extra Expense

(1) You may extend the insurance provided by this Coverage Form for direct loss of or damage to Covered Property to apply to:

(a) The actual loss of Business Income you sustain due to the necessary suspension of your operations caused by direct physical loss of or damage to property at a covered "location";

(b) The actual loss of Business Income you sustain due to the necessary suspension of your operations caused by direct physical loss of or damage to Dependent Property; and

(c) Necessary Extra Expenses you incur that you would not have incurred if there had been no direct physical loss or damage to property.

The loss or damage must be caused by or result from a Covered Cause of Loss.

This Extension only applies to the amount of loss incurred from the date of direct physical loss or damage to the property. It ends on the date when the property should be repaired, rebuilt or replaced with reasonable speed and similar quality, even if this is after the expiration date of this coverage Form. This does not include any increased time needed due to enforcement of any ordinance or law regulating:

(a) Building or land usage, demolition or construction; or

(b) Environmental damage or restoration.

The most we will pay for loss or damage under paragraph (1) of this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

(2) You may also extend the insurance provided by this Coverage Form for direct loss of or damage to Covered Property to apply to:

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The actual loss of Business Income or Extra Expense you incur after the first 12 hours at a covered "location" caused by the interruption of service to the covered location. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property located outside of a covered "location".

(a) Water Supply Services, meaning the following types of property supplying water to the covered "location":

i. Pumping stations: and

ii. Water mains

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

i. Communication transmission lines, including optic fiber transmission lines;

ii. Coaxial cables; and

iii. Microwave radio relays except satellites

——It does not include overhead transmission lines.

(c) Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:

i. Utility generating plants;

ii. Switching stations;

iii. Substations; and

iv. Transformers.

It does not include overhead transmission lines.

The most we will pay for loss or damage under paragraph (2) of this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

Business Income means the:

(1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred;

and,

(2) Continuing normal operating expenses incurred, including payroll.

Extra Expense means necessary expenses you incur:

(1) To avoid or minimize the suspension of business and to continue operations at any "location";

(2) To minimize the suspension of business if you cannot continue operations; or

(3) (a) To repair or replace any property; or

(b) To research, replace or restore the lost information on damaged valuable papers and records;

to the extent it reduces the amount of loss that otherwise would have been payable under this Extension.

Dependent Property means property operated by others whom you depend on to:

(1) Deliver materials or services (not including water, communication or power supply services) to you, or to others for your account;

(2) Accept your products or services;

(3) Manufacture products for delivery to your customers under contract of sale; or

(4) Attract customers to your business.

e. Consequential Loss

You may extend the insurance that applies to your Business Personal Property to pay the reduction in value of the remaining parts of "stock" in process of manufacture when the reduction is caused by direct physical loss or damage from a Covered Cause of Loss to other parts of "stock" in the process of manufacture at the covered "location" and the remaining parts cannot be

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used in conjunction with other "stock".

In the application of the Coinsurance provision as set forth in the Additional Conditions section of this Coverage Form, the value of "stock" in process of manufacture at a covered "location" includes the additional value it represents in "stock" at other "locations".

The most we will pay for loss under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

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f. Contract Penalty Expense

You may extend the insurance provided by this Coverage Form to pay the contract penalties you are required to pay your customers as a result of a penalty clause in your contracts for failure to deliver your products according to contract terms. The penalties must solely result from direct physical loss or damage by a Covered Cause of Loss to Covered Property.

The most we will pay for loss under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

g. Counterfeit Money and Credit or Debit Cards

You may extend the insurance that applies to your Business Personal Property to apply to loss from the voluntary parting of any Covered Property by you or anyone else to whom you have entrusted the Covered Property due to the acceptance of counterfeit "money", money orders, travelers checks, credit cards or debit cards.

The most we will pay for loss under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

h. Employee Dishonesty

(1) You may extend the insurance provided by this Coverage Form to apply to loss of "money", "securities" and other business personal property caused by dishonest or fraudulent acts of your "employees" subject to the following conditions:

(a) Coverage ceases for any "employee" immediately upon discovery by you or any of your officers or partners of any dishonest or fraudulent act committed by that "employee".

(b) Dishonest or fraudulent acts or a series of similar or related acts by any "employee" acting alone or in collusion with others during the policy period shall be deemed to be one occurrence for the purpose of applying the deductible and the Limit of Insurance.

(c) Loss is covered only if discovered not later than one year from the end of the policy period, and then this insurance shall apply only to loss sustained during the policy.

(d) If more than one Named Insured is covered under this policy, the most we will pay shall not exceed the amount for which we would pay if there was only one insured.

(2) When loss of "securities" occurs, we will pay up to and including their value at the close of business on the day the loss was discovered. We may, at our option:

(a) Pay the value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities;"

(b) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities." However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

i. Value of the "securities" at the close of business on the day the loss was discovered; or

ii. Limit of Insurance.

(3) The following Definition is added:

"Employee" means:

(a) Any natural person:

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i. While in your service (and for 30 days after termination of service); and

ii. Whom you compensate directly by salary, wages or commissions; and

iii. Whom you have the right to direct and control while performing services for you; or

(b) Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding, however, any such person while having care and custody of property outside the "premises."

But "employee" does not mean any:

(a) Agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or

(b) Director or trustee except while performing acts coming within the scope of the usual duties of an employee.

The most we will pay for loss under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

If a Deductible amount is shown in the Declarations for this Coverage Extension, the deductible applies:

(1) per occurrence; and

(2) is separate from and in addition to any other deductible that applies under this Coverage Form.

i. Fine Arts

You may extend the insurance provided by this Coverage Form to apply to loss or damage to your "Fine Arts".

We will not pay for more than the value of your property as indicated on a sales slip or written appraisal from a qualified appraiser.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

Exclusions B.1.a., B.1.b., B.1.e and B.1.g. do not apply to this coverage extension.

j. Fire Protective Devices

You may extend the insurance provided by this Coverage Form to pay for the cost to recharge or refill any fire protective equipment when discharged:

(1) To prevent or control a covered loss;

(2) Accidentally; or

(3) As a result of malfunction of the equipment.

The most we will pay under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

k. Inventory or Appraisal

You may extend the insurance provided by this Coverage Form to apply to the following expenses you incur, as required by this Coverage Part, to prepare a claim:

(1) The cost of taking inventories;

(2) The cost of making appraisals, except costs incurred under Loss Condition F.2.; and

(3) The cost of preparing a statement of loss and other supporting exhibits.

We will not pay for any expenses billed by and payable to independent or public insurance adjusters or for expenses to prepare claims not covered by this Coverage Form.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

l. Lost Key Consequential Loss

You may extend the insurance provided by this Coverage Form to pay for consequential loss to

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locks and keys if a master or grand master key is lost or damaged. This coverage does not apply to keys in the possession of former employees. We will pay for:

(1) The actual cost of keys and

(2) Adjustment of locks to accept new keys, or

(3) If required, new locks including the cost of their installation.

The most we will pay under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

m. Money and Securities Coverage

We will pay for loss resulting directly from theft, disappearance or destruction of "money" and "securities", as shown by your records, that are either:

(1) Inside the Premises, meaning:

(a) The interior of that portion of any building you occupy in conducting your business; or

(b) The interior of that portion of any building occupied by a banking institution or similar safe depository; or

(2) Outside the Premises in the care and custody of:

(a) you, any of your partners or any employee; or

(b) an armored motor vehicle company. But, we will pay only for the amount of loss that you cannot recover:

i. Under your contract with the armored motor vehicle company; and

ii. From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

When loss of "securities" occurs, we will pay up to and including their value at the close of business on the day the loss was discovered. We may, at our option:

(1) Pay the value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities;"

(2) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities." However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

(a) Value of the "securities" at the close of business on the day the loss was discovered; or

(b) Limit of Insurance.

The most we will pay for loss under this Extension is the Limit of insurance shown on the Declarations Page for the Coverage Extensions.

n. Newly Acquired or Constructed Property

(1) You may extend the insurance that applies to Real Property to apply to:

(a) Your new Real Property while being built at a "Specified Location"; and

(b) Real Property you acquire at "locations", other than a "Specified Location".

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

(2) You may extend the insurance that applies to Your Business Personal Property to apply to that property at any "location" you acquire other than at fairs or exhibitions.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

(3) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

(a) This policy expires.

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(b) 180 days expire after you acquire or begin to construct the property; or

(c) You report values to us.

We will charge you additional premium for values reported from the date construction begins or you acquire the property.

o. Outdoor Trees, Shrubs, Plants and Lawns

You may extend the insurance provided by this Coverage Form to apply to your outdoor trees, shrubs, plants and lawns (other than "stock" of trees, shrubs, plants or lawns), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

(1) Fire;
(2) Lightning;
(3) Explosion;
(4) Riot or Civil Commotion;
(5) Aircraft;
(6) Vehicles;
(7) Vandalism.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

p. Personal Effects

You may extend the insurance that applies to Your Business Personal Property to apply to Personal effects owned by you, your officers, your partners or your employees.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

q. Power Interruption

You may extend the insurance provided by this Coverage Form to apply to loss or damage caused by interruption of electric power supply services to a Covered "Location".

The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not at the Covered "Location":

(1) Utility generating plants;

(2) Switching stations or substations;

(3) Transformers;

(4) Transmission lines, other than overhead transmission lines.

Exclusion B.1.e. does not apply to this Extension.

The most we will pay under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

r. Property In Transit, On Exhibition or In The Custody of Salespersons

You may extend the insurance that applies to your Business Personal Property to apply to your Covered Property that is more than 1,000 feet from the property line of the covered "location" while:

(1) In transit;

(2) At any tradeshow, fair or exhibition; or

(3) In the custody of your salespersons.

This Extension will also apply to your interest in shipments after title passes to the consignee. If the consignee refuses to pay because the shipment is lost or damaged, you may elect to claim that loss under this insurance. We will not attempt to collect from the consignee unless you :

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(1) Provide us with your written consent to do so; and

(2) Assign us your right of action.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

s. Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to Personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

t. Property Temporarily Off-Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Property, other than "stock," that is temporarily at a "location" you do not own, lease or operate.

This Extension does not apply to Covered Property:

(1) In or on a vehicle;

(2) In the care, custody or control of your salespersons; or

(3) At any fair or exhibition.

The most we will pay for loss or damage under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

u. Reward

You may extend the insurance provided by this Coverage Form to pay a reward to any individual or group (except you, your officers, or partners) for information which results in the arrest and conviction of any one person or group for committing or trying to commit any illegal act(s) relating to a loss covered by this policy.

The most we will pay under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

No deductible applies to this coverage.

v. Temperature - Humidity Change Coverage

You may extend the insurance that applies to your Business Personal Property to apply to loss to your "stock" caused by or resulting from:

(1) mechanical or electrical breakdown of heating, cooling or humidity control equipment which is owned or used by you; or

(2) a power failure beyond your control which causes a change in temperature or humidity.

We will not pay for loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

The most we will pay for loss under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

w. Theft of Telephone or Dataline Services

You may extend the insurance that applies to your Business Personal Property to apply to theft of your telephone and dataline service by an unauthorized person or group (except you, your officers or your partners).

You must make a claim within 60 days of the close of the month in which the theft or series of thefts commences.

You must take reasonable steps to change access security codes immediately upon discovery of the theft or series of thefts.

The most we will pay for loss or damage under this Extension is the Limit

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of Insurance shown on the Declarations Page for the Coverage Extensions.

x. Valuable Records and Papers - Cost of Research

You may extend the insurance that applies to Your Business Personal Property to apply to your costs to research, replace or restore the lost information on lost or damaged valuable records and papers, including those which exist on electronic or magnetic "media", for which duplicates do not exist.

The most we will pay under this Extension is the Limit of Insurance shown on the Declarations Page for the Coverage Extensions.

B. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Earth Movement

(1) Any earth movement (other than sinkhole collapse), such as an earthquake, landslide, mine subsidence or earth sinking, rising or shifting. But if earth movement results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

(2) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic Action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

(1) Airborne volcanic blast or airborne shock waves;
(2) Ash, dust or particulate matter; or
(3) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

b. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

c. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

d. Ordinance or Law

The enforcement of any ordinance or law:

(1) Regulating the construction, use or repair of any property; or
(2) Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance or Law, applies whether the loss results from:

(1) An ordinance or law that is enforced even if the property has not been damaged; or
(2) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a

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physical loss to that property.

e. Utility Services

The failure of power or other utility service supplied to the premises, however caused, if the failure occurs away from the premises.

But if the failure of power or other utility service results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion does not apply to the Business Income and Extra Expense Coverage Extension.

f. War And Military Action

(1) War, including undeclared or civil war;

(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

(1) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;

(2) Mudslide or mudflow;

But if Water, as described in g.(1) and g.(2) above, results in fire, explosion, sprinkler leakage, or mechanical, electrical or pressure systems breakdown, we will pay for the loss or damage caused by that fire, explosion, sprinkler leakage or mechanical, electrical or pressure systems breakdown.

2. We will not pay for loss or damage caused by or resulting from any of the following:

a. Delay, loss of use or loss of market.

b. Smoke, vapor or gas from agricultural smudging or industrial operations.

c. (1) Wear and tear;

(2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

(3) Smog;

(4) Settling, cracking, shrinking or expansion;

(5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;

(6) The following causes of loss to personal property:

(a) Dampness or dryness of atmosphere;
(b) Changes in or extremes of temperature; or
(c) Marring or scratching.

But if an excluded cause of loss that is listed in 2.c.(1) through (6) results in a "specified causes of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified causes of loss" or building glass breakage.

d. Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more.

e. Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:

(1) You do your best to maintain heat in the building or structure; or

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(2) You drain the equipment and shut off the supply if the heat is not maintained.

f. Dishonest or criminal act by you, any of your partners, employees (including leased employees), directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

(1) Acting alone or in collusion with others; or

(2) Whether or not occurring during the hours of employment.

This exclusion does not apply to:

(1) Acts of destruction by your employees (including leased employees); or

(2) Covered Property that is entrusted to carriers for hire.

g. Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

This exclusion does not apply to property in transit.

h. Rain, snow, ice or sleet to personal property in the open.

i. Collapse, except as provided below in the Additional Coverage for Collapse. But if collapse results in a Covered Cause of Loss at the described premises, we will pay for the loss or damage caused by that Covered Cause of Loss.

j. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss." But if discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified causes of loss," we will pay for the loss or damage caused by that "specified causes of loss."

k. Electrical or magnetic injury or erasure of "data" or "media" except by lightning.

3. We will not pay for loss or damage caused by or resulting from any of the following. But if an excluded cause of loss that is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

c. Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, siting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property on or off the premises.

4. Special Exclusions

The following provisions apply only to the specified Coverage Extensions and Coverage Forms.

a. As respects Coverage Extension 5.d., Business Income And Extra Expense; and if attached, and made a part of this Coverage Form, Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, or Extra Expense Coverage Form:

We will not pay for:

(1) Any loss caused by or resulting from:

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(a) Damage or destruction of finished "stock"; or

(b) The time required to reproduce finished "stock."

This exclusion does not apply to Extra Expense.

(2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.

(3) Any increase of loss caused by or resulting from:

(a) Delay in rebuilding, repairing or replacing the property or resuming operations due to interference at the "location" of the rebuilding, repair or replacement by strikers or other persons; or

(b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of operations, we will cover such loss that affects your Business Income during the period of restoration.

(4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the period of restoration.

(5) Any other consequential loss.

b. Coverage Extension 5.j., Money and Securities Coverage

We will not pay for:

(1) Loss resulting from accounting or arithmetical errors or omissions.

(2) Loss resulting from the giving or surrendering of property in any exchange or purchase.

C. LIMITATIONS

The following limitations apply to all coverages in this Coverage Form and other Coverage Forms and endorsements attached, unless otherwise stated.

1. We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.

a. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.

b. Property that has been transferred to a person or to a place outside the covered "location" on the basis of unauthorized instructions.

2. Water

a. The most we will pay for loss or damage caused directly or indirectly by water that:

(1) accumulates on the surface of the ground as a result of rain, snow, sleet or hail; or

(2) accumulates under the ground from any source;

and presses on, or flows or seeps through:

(1) Foundations, walls, floors or paved surfaces;

(2) Basements, whether paved or not; or

(3) Doors, windows or other openings;

is $50,000 in any one occurrence;

b. The most we will pay for loss or damage caused directly or indirectly by water that backs-up from a sewer or drain is $250,000 in any one occurrence.

3. We will not pay for loss of or damage to the following types of property unless caused by the "specified causes of loss" or building glass breakage:

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a. Animals, and then only if they are killed or their destruction is made necessary.

b. Fragile articles such as glassware, statuary, marbles, chinaware and porcelains, if broken. This restriction does not apply to:

(1) Glass that is part of a building or structure;

(2) Containers of property held for sale; or

(3) Photographic or scientific instrument lenses.

4. The special limit shown for each category, a. through d., is the total limit for loss of or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the types or number of articles that are lost or damaged in that occurrence. The special limits are:

a. $10,000 for furs, fur garments and garments trimmed with fur.

b. $10,000 for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones. This limit does not apply to jewelry and watches worth $250 or less per item.

c. $10,000 for bullion, gold, silver, platinum and other precious alloys or metals.

d. $1,000 for stamps, tickets, including lottery tickets held for sale, and letters of credit.

These special limits are part of, not in addition to, the Limit of Insurance applicable to the Covered Property.

This limitation, C.4., does not apply to Business Income coverage or to Extra Expense coverage.

5. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage:

a. Results in discharge of any substance from an automatic fire protection system; or

b. Is directly caused by freezing.

D. LIMITS OF INSURANCE

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

The limits applicable to the Additional Coverages and Coverage Extensions are in addition to the Limits of Insurance and apply on a per occurrence basis unless otherwise noted.

E. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance condition or the Agreed Value Optional Coverage.

If two or more deductibles apply to the same occurrence, we will only apply the largest amount that is applicable.

F. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

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If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

a. Pay its chosen appraiser; and

b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

a. You must see that the following are done in the event of loss or damage to Covered Property:

(1) Notify the police if a law may have been broken.

(2) Give us prompt notice of the loss or damage. Include a description of the property involved.

(3) As soon as possible, give us a description of how, when and where the loss or damage occurred.

(4) Take all reasonable steps to protect the Covered Property from further damage and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

(5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

(8) Cooperate with us in the investigation or settlement of the claim.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

4. Loss Payment

a. In the event of loss or damage covered by this Coverage Form, at our option, we will either:

(1) Pay the value of lost or damaged property;

(2) Pay the cost of repairing or replacing the lost or damaged property;

(3) Take all or any part of the property at an agreed or appraised value; or

(4) Repair, rebuild or replace the property with other property of like kind and quality.

b. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.

c. We will not pay you more than your financial interest in the Covered Property.

d. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the

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owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

e. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

f. We will pay for covered loss or damage to Covered Property within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Form, and

(1) We have reached agreement with you on the amount of loss; or

(2) An appraisal award has been made.

g. Ordinance or Law Coverage

Loss payment under the Additional Coverage, Ordinance or Law, will be determined as follows:

(1) When Coverage A applies, loss, which includes the value of the damaged portion of the property, as well as the loss in value of the undamaged portion brought about by the enforcement of an ordinance or law, will be determined as follows:

(a) If the Actual Cash Value Optional Coverage does not apply and the property is repaired or replaced, on the same or another "location", we will not pay more than the lesser of:

i. The amount you actually will need to spend to repair, rebuild or reconstruct the property, but not for more than the amount it would cost to restore the property at the same "location" and to the same height, area, style and comparable quality of the original property insured; or

ii. The Limit of Insurance shown in the Declarations as applicable to the covered Real Property.

(b) If the Actual Cash Value Optional Coverage applies or the property is not repaired or replaced, we will not pay more than the lesser of:

i. The actual cash value of the Real Property at the time of loss; or

ii. The Limit of Insurance shown in the Declarations as applicable to the covered Real Property.

(2) Loss payment under Coverage B - Demolition Cost, will be determined based on:

i. The amount you actually spend to demolish and clear the site, and

ii. The applicable Limit of Insurance.

(3) Loss payment under Coverage C - Increased Cost of Construction, will be determined as follows:

(a) We will not pay under Coverage C:

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 "location", or if you elect to rebuild at another location, payment will be based on:

i. The increased cost of construction at the same "location", and

ii. The applicable Limit of Insurance.

(c) If the ordinance or law requires relocation to another location, payment will be based on:

i. The increased cost of construction at the new location, and

ii. The applicable Limit of Insurance.

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5. Recovered Property

a. If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

b. The following only applies to Accounts Receivable coverage:

You will pay us the amount of all recoveries you receive for a loss paid by us. But any recoveries in excess of the amount we have paid belong to you.

6. Vacancy

a. Description of Terms

(1) As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in (1)(a) and (1)(b) below:

(a) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.

(b) When this policy is issued to the owner of a building, building means the entire building. Such building is vacant when 70% or more of its square footage:

(i) Is not rented; or

(ii) Is not used to conduct customary operations.

(2) Buildings under construction or renovation are not considered vacant.

b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 90 consecutive days before that loss or damage occurs:

(1) We will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:

(a) Vandalism;

(b) Sprinkler leakage, unless you have protected the system against freezing;

(c) Building glass breakage;

(d) Water damage;

(e) Theft; or

(f) Attempted theft.

(2) With respect to Covered Causes of Loss other than those listed in b.(1)(a) through b.(1)(f) above, we will reduce the amount we would otherwise pay for the loss or damage by 15%.

7. Valuation

We will determine the value of Covered Property in the event of loss or damage as follows:

a. At replacement cost (without deduction for depreciation) as of the time of loss or damage, except as provided in b., c., d., e., f., g., h., i., j., k. and l. below.

However,

(1) The most we will pay is actual cash value for any loss or damage:

(a) Until the lost or damaged property is actually repaired or replaced; and

(b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

(2) We will not pay more for loss or damage on a replacement cost basis than the least of (a), (b) or

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(c), subject to (3) below:

(a) The Limit of Insurance applicable to the lost or damaged property;

(b) The cost to replace, at the same location, the lost or damaged property with other property:

i. Of comparable material and quality; and

ii. Used for the same purpose; or

(c) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

(3) The cost of repair or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

(4) You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim on a replacement cost basis if you notify us of your intent to do so within 180 days after the loss or damage.

b. "Stock" you have sold but not delivered and finished "stock" you manufactured at the selling price less discounts and expenses you otherwise would have had.

c. Personal Property of Others at the amount for which you are liable, not to exceed the replacement cost.

d. Glass at the cost of replacement with safety glazing material if required by law.

e. Tenant's Improvements and Betterments at:

(1) Replacement Cost of the lost or damaged property if you make repairs promptly.

(2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:

(a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and

(b) Divide the amount determined in (a) above by the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.

(3) Nothing if others pay for repairs or replacement.

f. Valuable Papers and Records, including those which exist on electronic or magnetic "media" (other than prepackaged software programs), manuscripts and drawings at the cost of:

(1) Blank materials for reproducing the records; and

(2) Labor to transcribe or copy the records when there is a duplicate.

g. Accounting records, bills, evidences of debt, deeds, documents and similar written, printed or inscribed papers, at the cost of blank materials plus the cost of transcribing.

h. For "data" and "media", at the cost of blank "media" plus the cost of reproducing the "data" from duplicates or originals of the previous generation.

i. For Accounts Receivables:

(1) If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage, the following method will be used:

(a) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and

(b) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

(2) The following will be deducted from the total amount of accounts receivable, however that amount is established:

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(a) The amount of the accounts for which there is no loss or damage;
(b) The amount of the accounts that you are able to re-establish or collect;
(c) An amount to allow for probable bad debts that you are normally unable to collect; and
(d) All unearned interest and service charges.

j. Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac at market value.

k. Property In Transit

(1) The value of property will be:

(a) The amount of invoice; or

(b) If not under invoice, the replacement cost at point of destination as of the time of loss or damage.

(2) In the event of loss or damage, we will pay:

(a) Not more than the least of the following as of the time of loss or damage:

i. The value of the property;

ii. The cost of reasonably restoring the property to its condition immediately before the loss or damage; or

iii. The cost of replacing the property with substantially identical property.

(b) Your commission as selling agent; and

(c) Prepaid freight or any other shipping costs and charges that are legally due on the shipment.

l. Deferred Payments

(1) When a total loss occurs, coverage for deferred payments is valued based on the amount, less any finance charges, shown on your books as due from the buyer.

(2) When partial loss or damage occurs and the buyer refuses to continue payment, forcing you to repossess, coverage for deferred payments will be valued as follows:

(a) If the realized value on the repossessed personal property is greater than or equal to the amount shown on your books as due from the buyer, we will make no payment; or

(b) If the realized value on the repossessed personal property is less than the amount shown on your books as due from the buyer, we will pay the difference.

(3) When partial loss or damage occurs and the buyer continues to pay you, we will not make any payment.

8. Pair, Set or Parts

a. Pair or Set. In case of loss or damage to any part of a pair or set, we may:

(1) Repair or replace any part to restore the pair or set to its value before the loss or damage; or

(2) Pay the difference between the value of the pair or set before and after the loss or damage.

b. Parts. In case of loss or damage to any part of Covered Property consisting of more than one part when complete, we will only pay for the value of the lost or damaged part.

G. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Common Policy Conditions, and the Commercial Property Conditions or, if applicable, the Commercial Inland Marine Conditions.

1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies to all Covered Property, except property in transit, personal property of others and your legal liability for personal property of others:

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a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

(1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;

(2) Divide the Limit of Insurance of the property by the figure determined in step (1);

(3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in step (2); and

(4) Subtract the deductible from the figure determined in step (3).

We will pay the amount determined in step (4) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

b. If one Limit of Insurance applies to two or more separate items, this condition will apply to the total of all property to which the limit applies.

2. Mortgageholders

a. The term mortgageholder includes trustee.

b. We will pay for covered loss of or damage to buildings or structures to each mortgageholder shown in the Declarations in their order of precedence, as interests may appear.

c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.

d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

(1) Pays any premium due under this Coverage Part at our request if you have failed to do so;

(2) Submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so; and

(3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

e. If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

(1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and

(2) The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgageholder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

f. If we cancel this policy, we will give written notice to the mortgageholder at least:

(1) 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or

(2) 30 days before the effective date of cancellation if we cancel for any other reason.

g. If we elect not to renew this policy, we will give written notice to the mortgageholder at least 10 days before the expiration date of this policy.

3. Suspension

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Whenever Mechanical, Electrical or Pressure Covered Property is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss from an Accident to that Covered Property. This can be done by delivering or mailing written notice of suspension to:

a. Your last known address;

b. The address where the Covered Property is located.

If we suspend your insurance, you will get a pro rata refund of premium. But the suspension will be effective even if we have not yet made or offered a refund.

H. OPTIONAL COVERAGES

If so indicated in the Declarations, the following Optional Coverages apply.

1. Agreed Value

a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.

b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition, Coinsurance, is reinstated and this Optional Coverage expires.

c. The terms of this Optional Coverage apply only to loss or damage that occurs:

(1) On or after the effective date of this Optional Coverage; and

(2) Before the Agreed Value expiration date shown in the Declarations or the policy expiration date, whichever occurs first.

2. Actual Cash Value

a. Actual Cash Value replaces Replacement Cost in the Loss Condition, Valuation, of this Coverage Form, for the property to which this Optional Coverage applies.

However, if the Limit of Insurance for Real Property satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged property is $5,000 or less, we will pay the cost of building repairs or replacement.

The cost of building repairs or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

3. Functional Valuation

This Optional Coverage applies to Real Property at all "locations" covered in the Declarations of this policy except as shown in the Declarations for this Optional Coverage.

a. The COINSURANCE Additional Condition does not apply to the property to which this Optional Coverage applies.

b. With respect to the Real Property to which this Optional Coverage applies, the following replaces items a. and b. of the VALUATION Loss Condition:

(1) If you contract for repair or replacement of the loss or damage to restore the property for the same occupancy and use, within 180 days of the damage unless we and you otherwise agree, we will pay the smallest of the following, (a), (b), (c), or (d):

(a) The Limit of Insurance shown in the Declarations as applicable to the damaged property;

(b) In the event of a total loss, the cost to replace the damaged property on the same site with a less costly property that is functionally equivalent to the damaged property.

(c) In the event of partial loss, the cost to repair or replace the damaged portion of the property with less costly material, if available, in the architectural style that existed before the loss or damage occurred.

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(d) The amount you actually spend that is necessary to repair or replace the lost or damaged property with less costly material if available.

(2) If you do not make a claim under Paragraph (1) above, we will pay the smallest of the following, (a), (b), or (c):

(a) The Limit of Insurance shown in the Declarations as applicable to the damaged building;

(b) The "market value" of the damaged property, exclusive of the land value, at the time of loss; or

(c) The amount it would cost to repair or replace the damaged property on the same site, with less costly material in the architectural style that existed before the damage occurred, less allowance for physical deterioration and depreciation.

c. The following DEFINITION is added:

"Market Value," as used in this Optional Coverage, means the price which the property might be expected to realize if offered for sale in a fair market.

4. Functional Personal Property Valuation

a. The Limit of Insurance shown in the Declarations for this Optional Coverage is the only limit of insurance applicable to the item(s) of personal property described.

b. The COINSURANCE Additional Condition and VALUATION Loss Condition do not apply to the item(s) of personal property described in the Declarations for this Optional Coverage.

c. The following VALUATION Loss Condition applies to the item(s) of personal property listed in the Declarations for this Optional Coverage:

(1) If you contract for repair or replacement of the loss or damage to restore the item(s) of personal property for the same use, within 180 days of the loss or damage unless we and you otherwise agree, we will pay the smallest of the following:

(a) The Limit of Insurance shown in the Declarations as applicable to the lost or damaged item(s) of personal property;

(b) The cost to replace, on the same site, the lost or damaged item(s) of personal property with the most closely equivalent property available; or

(c) The amount you actually spend that is necessary to repair or replace the lost of damaged item(s) of personal property.

(2) If you do not make a claim under paragraph (1), we will pay the smallest of the following:

(a) The Limit of Insurance shown in the declarations as applicable to the lost or damaged item(s) of personal property;

(b) The "market value" of the lost or damaged item(s) of personal property at the time of loss; or

(c) The amount it would cost to repair or replace that part of the item(s) of personal property that is lost or damaged with material of like kind and quality less allowance for physical deterioration and depreciation.

d. The following DEFINITION is added:

"Market Value," as used in this Optional Coverage, means the price which the property might be expected to realize if offered for sale in a fair market.

5. Peak Season Limit of Insurance

The Limit of Insurance on covered personal property is increased to include the amount shown in the Declarations:

a. At the described "locations"; and

b. Only from 12:01 A.M. Standard Time of the first day to 12:01 A.M. Standard Time of the last day of

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the periods shown in the Declarations

I. AMENDMENTS

Each of the following Amendments apply only when specifically made a part of this Coverage Form by the appropriate entry in the Declarations.

1. Flood Coverage

The following is included as a Covered Cause of Loss:

Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

This coverage applies at the "locations" and to the coverages as designated in the Flood Coverage section of the Declarations and is subject to the Limits of Liability and Deductibles stated therein. The most we will pay for the sum of all loss or damage under this amendment during each 12 month period of this policy is the Limit of Insurance shown for any one policy year.

Exclusion 1.g.(1) of section B. EXCLUSIONS is deleted.

2. Surface Water and Water Below Ground

Limitation 2.a. of section C. LIMITATIONS is amended as follows:

The most we will pay for loss or damage caused directly or indirectly by water that:

a. accumulates on the surface of the ground as a result of rain, snow, sleet or hail; or

b. accumulates under the ground from any source;

and presses on, or flows or seeps through:

(1) Foundations, walls, floors or paved surfaces;

(2) Basements, whether paved or not; or

(3) Doors, windows or other openings;

is the amount shown as the Limit of Insurance for this amendment on the Amendments Page of the Declarations. The most we will pay for the sum of all loss or damage under this amendment during each 12 month period of this policy is the Limit of Insurance shown for any one policy year.

3. Sewer or Drain Back-Up

Limitation 2.b. of section C. LIMITATIONS is amended as follows:

The most we will pay for loss or damage caused directly or indirectly by water that backs-up from a sewer or drain is the amount shown as the Limit of Insurance for this amendment on the Amendments Page of the Declarations. The most we will pay for the sum of all loss or damage under this amendment during each 12 month period of this policy is the Limit of Insurance shown for any one policy year.

4. Causes of Loss - Earthquake

a. This Amendment applies to covered property only:

(1) at Covered "Locations" described in the Declarations;

(2) in the due course of transit; or

(3) in the care, custody or control of your salespeople.

b. Covered Causes of Loss include the following:

(1) Earthquake.

(2) Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a

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single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

c. Additional Exclusions

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

(1) Fire, explosion (other than volcanic explosion), landslide, mine subsidence, tidal wave, flood, mudslide or mudflow, even if attributable to an Earthquake or Volcanic Eruption.

(2) Any Earthquake or Volcanic Eruption that begins before the inception of this insurance

d. Additional Limitation

We will not pay for loss of or damage to exterior masonry veneer (except stucco) on wood frame walls caused by or resulting from Earthquake or Volcanic Eruption. The value of such veneer will not be included in the value of Covered Property or the amount of loss when applying:

(1) The Deductible applicable to this form; or

(2) The Additional Condition, Coinsurance, applicable to this Coverage Form.

This limitation does not apply if:

(1) The Declarations for this amendment indicates that "Including Masonry Veneer" applies; or

(2) Less than 10% of the total outside wall area is faced with masonry veneer (excluding stucco).

e. Deductible

(1) The provisions of Section d.(2) of this amendment are applicable to all coverages under this Coverage Form, and to all Coverage Forms attached to this Coverage Part, except:

(a) Business Income (And Extra Expense) Coverage Form;

(b) Business Income (Without Extra Expense) Coverage Form;

(c) Extra Expense Coverage Form;

(d) Personal Property in transit or in the custody of salespeople.

(2) The Deductible, if any, in this Coverage Form is replaced by the following with respect to Earthquake and Volcanic Eruption:

(a) A Deductible is calculated separately for, and applies separately to:

i. Each "location", if two or more locations sustain loss or damage;

ii. The Real Property and to personal property at that "location", if both sustain loss or damage;

iii. Personal property at each "location", if personal property at two or more locations sustains loss or damage;

iv. Personal property in the open.

(b) We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance, after any reduction required by any of the following: Coinsurance Condition, Agreed Value Optional Coverage, Additional Condition - Need for Adequate Insurance or Additional Condition - Need for Full Reports.

(c) When properly is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the properly at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Declarations for any described premises.

(d) Calculation of the Deductible - Specific Insurance (Applicable if the Deductible Amount is shown as a percentage)

i. Property Not Subject to Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations) of the Limit(s) of

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Insurance applicable to the property that has sustained loss or damage.

ii. Property Subject to Value Reporting Forms

In determining the amount, if any. that we will pay for loss or damage. we will deduct an amount equal to a percentage (as shown in the Declarations) of the value(s) of the properly that has sustained loss or damage. The value(s) to be used are the latest value(s) shown in the most recent Report of Values on file with us.

(e) Calculation of the Deductible - Blanket Insurance (Applicable if the Deductible Amount is shown as a percentage)

i. Property Not Subject to Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the most recent Statement of Values on file with us.

ii. Property Subject to Value Reporting Forms

In determining the amount, if any, that we will pay for property that has sustained loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations) of the value(s) of that property as of the time of loss or damage.

(3) The following is applicable only to the Coverage Forms specified below:

(a) Business Income (And Extra Expense) Coverage Form;

(b) Business Income (Without Extra Expense) Coverage Form;

(c) Extra Expense Coverage Form.

For buildings over 4 stories in height we will only pay for loss you sustain after the first 168 hours after direct physical loss or damage caused by or resulting from Earthquake or Volcanic Eruption.

5. Earthquake Coverage (No-Coinsurance)

a. Exclusion B.1.b., Earth Movement, is amended and the following are included as Covered Causes of Loss:

(1) Earthquake.

(2) Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

b. Limit of Insurance

The most we will pay for loss or damage covered under this Amendment in any one occurrence is the Limit of Insurance specified for Any One Occurrence in the Declarations for this Amendment. Further, the most we will pay for loss or damage covered under this Amendment in any one policy year is the Limit of Insurance specified for Any Single Policy Year in the Declarations for this Amendment.

c. Deductible

(1) The provisions of Section c.(2) of this amendment are applicable to all coverages under this Coverage Form, and to all Coverage Forms attached to this Coverage Part, except:

(a) Business Income (And Extra Expense) Coverage Form;

(b) Business Income (Without Extra Expense) Coverage Form;

(c) Extra Expense Coverage Form;

(d) Personal Property in transit or in the custody of salespeople.

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(2) The Deductible, if any, in this Coverage Form, is replaced by the following with respect to Earthquake and Volcanic Eruption:

(a) We will not pay for loss or damage until the amount of loss or damage in any one occurrence exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance shown in the Declarations for this Amendment.

(b) Calculation of the Deductible (Applicable if the Deductible Amount is shown as a percentage):

In determining the amount, if any, that we will pay for property that has sustained loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations) of the value(s) of that property as of the time of loss or damage.

(3) The following is applicable only to the Coverage Forms specified below:

(a) Business Income (And Extra Expense) Coverage Form;

(b) Business Income (Without Extra Expense) Coverage Form;

(c) Extra Expense Coverage Form.

For buildings over 4 stories in height we will only pay for loss you sustain after the first 168 hours after direct physical loss or damage caused by or resulting from Earthquake or Volcanic Eruption.

d. Additional Exclusions

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

(1) Fire, explosion (other than volcanic explosion), landslide, mine subsidence, tidal wave, flood, mudslide or mudflow, even if attributable to an Earthquake or Volcanic Eruption.

(2) Any Earthquake or Volcanic Eruption that begins before the inception of this insurance.

e. Additional Condition, G.1., Coinsurance, does not apply to loss covered under this Amendment.

6. Sprinkler Leakage - Earthquake Extension

a. The following is added to Covered Causes of Loss:

Sprinkler Leakage - Earthquake Extension, meaning Sprinkler Leakage loss or damage caused by:

(1) Earthquake; or

(2) Volcanic eruption, explosion or effusion.

7. Exclusion - Mechanical, Electrical or Pressure Systems Breakdown

a. The following are added to paragraph 2. of section B., EXCLUSIONS:

(1) Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if artificially generated electrical current results in fire, we will pay for the loss or damage caused by that fire.

(2) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in a "specified causes of loss" or elevator collision or building glass breakage, we will pay for the loss or damage caused by that "specified causes of loss" or elevator collision or building glass breakage.

(3) Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in a fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or

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within the flues or passages through which the gases of combustion pass.

b. The definition for "Specified Causes of Loss" does not include mechanical, electrical or pressure systems breakdown.

J. BUSINESS INCOME COVERAGE

If so indicated in the Declarations Pages for Business Income Coverage, this policy is extended to cover the applicable Time Element coverages in accordance with the Limits of Liability and Coverage Forms and Endorsements specified in the Declarations. All such coverages are insured as specified in the forms listed in the Declarations and attached to this Coverage Part.

All terms and conditions of this Coverage Form, not in conflict with anything contained in the attached forms, apply to the Time Element coverages.

K. DEFINITIONS

1. "Data" means concepts, facts, figures, or instructions usable for communication, interpretation, analysis, or processing by automatic means.
2. "Fine Arts" means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass, bric-a-brac and similar property of rarity, historical value, or artistic merit.
3. "Location" means any Real Property (including groups of buildings or structures) which is surrounded by public streets, open waterways or open land.
4. "Media" means the material on which the "data" is recorded, including magnetic or paper tapes, disks and cards.
5. "Money" means:
   a. Currency, coins and bank notes in current use and having a face value;
   b. Travelers checks, register checks and money orders held for sale to the public; and
   c. Credit or Debit Cards
6. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
7. "Securities" means:
   a. All instrument or contracts that represent either "Money" or other property held by you in any capacity;
   b. Tokens, tickets (except lottery tickets held for sale), revenue and other stamps whether or not in current use; and
   c. Evidences of debt issued in connection with credit or charge cards, which are not issued by you; but does not include "Money".
8. "Specified Causes of Loss" means the following: Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage; mechanical, electrical or pressure systems breakdown;
   a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
      (1) The cost of filling sinkholes; or
      (2) Sinking or collapse of land into man-made underground cavities.
   b. Falling objects does not include loss or damage to:
      (1) Personal property in the open; or

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(2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.

d. Mechanical, electrical or pressure systems breakdown means direct damage to Covered Property as follows:

(1) Mechanical breakdown, including rupture or bursting caused by centrifugal force;

(2) Artificially generated electrical current, including electrical arcing, that disturbs electrical devices, appliances or wires;

(3) Explosion of steam boilers, steam piping, steam engines or steam turbines owned or leased by you, or operated under your control;

(4) Loss or damage to steam boilers, steam pipes, steam engines or steam turbines; or

(5) Loss or damage to hot water boilers or other water heating equipment,

(6) If covered electrical equipment requires drying out as a result of a flood, we will pay for the direct expenses of such drying out.

e. None of the following are Covered Property as respects mechanical, electrical or pressure systems breakdown:

(1) Insulating or refractory material;

(2) Buried vessel or piping;

(3) Sewer piping, piping forming a part of a fire protection system or water piping other than:

(a) Feed water piping between any boiler and its feed pump or injector; or

(b) Boiler condensate return piping; or

(c) Water piping forming a part of refrigeration and air conditioning systems and piping used for cooling, humidifying or space heating purposes;

(4) Structure, foundation, cabinet or compartment containing the mechanical, electrical or pressure systems;

(5) Power shovel, dragline, excavator, vehicle, aircraft, floating vessel or structure, penstock, draft tube or well-casing;

(6) Conveyor, crane, elevator, escalator or hoist, but not excluding any electrical machine or electrical apparatus mounted on or used with this equipment;

(7) Felt, wire, screen, die, extrusion, plate, swing hammer, grinding disc, cutting blade, cable, chain, belt, rope, clutch plate, brake pad, non-metallic part or any part or tool subject to frequent, periodic replacement.

9. "Specified Location" means any "location" for which a limit is designated under 'Specified Locations' in the Declarations.

10. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

11. "Unspecified Locations" means any "location" for which a limit is not designated under "Specified Locations" in the Declarations.

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

Attached to and made part of policy number _____

Only those coverages for which an entry is shown on these Declarations apply to your policy.

LOCATIONS WHERE COVERAGE IS PROVIDED:

Loc. No.	Address

MORTGAGE HOLDER(S)

Loc. No.	Name and Address	Loc. No.	Name and Address

LOSS PAYABLE TO YOU AND

Loc. No.	Description of Property	Name and Address

WITHDRAWN

Crum & Forster
EARNING YOUR TRUST

CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

Policy No:

Coverage at Specified Locations

Coinsurance:

Real Property: %	Business Personal Property: %
Coinsurance Exceptions:	

Deductibles:

Applicable to All Covered Property: $ Applicable to Real Property only:
Applicable to Business Property and Personal Property of Others only:
Deductible Exceptions:

Policy Limit:
$ per occurrence. As defined in the Policy Limit of Insurance Endorsement.

Limits of Insurance:

Blanket 1:		Blanket 2:		Blanket 3:
Loc. No.	Real Property Limit of Insurance	Business Personal Limit of Insurance	Property Type*	Personal Property of Others Limit of Insurance

*BPP Types:
(1) All Covered Business Personal Property, (2) Stock, (3) BPP Except Stock,
(4) Machinery and Equipment, (5) Furniture and Fixtures, (6) Improvements and Betterments,
(7) Personal Property of Others, (8) Leased Property, (9) Other

NOTE: If nothing is entered, the type is (1)

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

COVERAGE AT UNSPECIFIED LOCATIONS

[ ] Your Business Personal Property

Limit of Insurance: $_____ per location $ _____ at all unspecified locations

Deductible: $ _____ Coinsurance ___%

[ ] Personal Property of Others

Limit of Insurance: $_____ per location $ _____ at all unspecified locations

Deductible: $ _____

OFF PREMISES COVERAGE

[ ] Your Business Personal Property and Personal Property of Others in the due course of transit (other than property in the care, custody or control of your salespeople) in, or on any vehicle owned, leased or operated by you.

Limit of Insurance: $_____ Deductible: $_____

[ ] Your Business Personal Property and Personal Property of Others for which you are responsible while in the due course of transit in the custody of carriers for hire.

Limit of Insurance: $_____ Deductible: $_____

[ ] Your Business Personal Property in the due course of transit other than above.

Limit of Insurance: $_____ Deductible: $_____

[ ] Your Business Personal Property in the care, custody or control of your salespeople.

Limit of Insurance: $_____ any one salesperson $ _____ total for all salespeople

Deductible: $ _____

WITHDRAWN

CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

MANUFACTURER'S OUTPUT COVERAGE

The following changes are made to the Custom Deluxe Coverage Form:

1. Exclusions B.1.b., Earth Movement, and B.1.g., Water, do not apply to Covered Property away from your premises.
2. Exclusion B.2.c.(6)(a), Dampness or dryness of atmosphere, is deleted.
3. Exclusion B.2.d., Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more, is deleted.
4. Exclusion B.2.g., Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense, is deleted.
5. Exclusions B.2.f. and B.2.h. do not apply to Covered Property that is entrusted to others who are carriers for hire.
6. Limitations C.2., C.3.b., C.4., and C.5. do not apply.

DEDUCTIBLE $_____ COINSURANCE_____ %

Deductible Exceptions:

LIMITS OF INSURANCE:

	Business Personal Property	Real Property
Blanket At All Specified Locations	$	$
At Any Unspecified Location	$	XXXX
While in Transit	$	XXXX
While in Care, Custody, Control of Your Salespeople	$	XXXX
For All Covered Property	$	XXXX
Loc. No.		
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

ADDITIONAL COVERAGES

[ ] Automatic Increase in Insurance

Applies to: [ ] Real Property — Percentage Increase _%
Applies to: [ ] Your Business Personal Property — Percentage Increase _%

[ ] Debris Removal

Additional Limit of Insurance $ _____

[ ] Ordinance Or Law

	Cov. B Limit of Insurance	Cov. C Limit of Insurance	Cov. B & C Combined Limit of Insurance
All Locs.	$	$	$
Loc. No.			
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$

[ ] Pollutant Clean-Up and Removal — Limit of Insurance $_____

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

COVERAGE EXTENSIONS

Coverage Extension	Limit of Insurance
a. Accounts Receivable	$50,000
b. Additional Expenses	$25,000
c. Brand and Label	Incl.
d. Business Income and Extra Expense	
Paragraph (1)	$50,000
Paragraph (2)	$25,000
e. Consequential Loss Assumption	$50,000
f. Contract Penalty Expense	$25,000
g. Counterfeit Money and Money Orders	$5,000
h. Employee Dishonesty	$10,000
i. Fine Arts	$25,000
j. Fire Protective Devices	$10,000
k. Inventory or Appraisal	$25,000
l. Lost Key Consequential Loss	$5,000
m.Money and Securities Coverage	$5,000
n. Newly Acquired or Constructed Property	
Real Property:	$1,000,000
Business Personal Property:	$500,000
o. Outdoor Trees, Shrubs, Plants and Lawns	$5,000
p. Personal Effects	$25,000
q. Power Interruption - Direct Damage	$25,000
r. Property In Transit or In The Custody of Salespersons	$10,000
s. Property of Others	$25,000
t. Property Temporarily Off-Premises	$25,000
u. Reward	$5,000
v. Temperature - Humidity Change	$5,000
w. Theft of Telephone or Dataline Services	$5,000
x. Valuable Records and Papers - Cost of Research	$50,000

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

OPTIONAL COVERAGES

[ ] Agreed Value

Expiration Date _____

AGREED VALUES:

Blanket 1	$
Blanket 2	$
Blanket 3	$
Real Property at All Locations	$
Business Personal Property at All Locations	$

Loc. No.	Real Property	Your Business Personal Property
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$

[ ] Actual Cash Value

Applies to:

[ ] Real Property at Locations: ( ) All ( ) Nos. _____

[ ] Your Business Personal Property at Locations: ( ) All ( ) Nos. _____

[ ] Personal Property of Others at Locations: ( ) All ( ) Nos. _____

[ ] All Covered Property at Locations: ( ) All ( ) Nos. _____

[ ] Functional Valuation

This Option applies to Real Property at Locations: ( ) All ( ) Nos. _____

[ ] Functional Personal Property Valuation

Applies to:

Loc. No.	Description of Personal Property	Limit of Insurance
		$
		$
		$

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. ______________

OPTIONAL COVERAGES

[ ] Peak Season Limit of Insurance

Loc. No.	Additional Limit of Insurance For Peak Season Period	Peak Season Period From	To		Peak Season Period From	To
	$			and		
	$					
	$					
	$					
	$					
	$					
	$					
	$					
	$					
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	$					
	$					
	$					

WITHDRAWN

CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

AMENDMENTS

[ ] Exclusions - Mechanical, Electrical or Pressure Systems Breakdown

This amendment applies at: [ ] All Locations, or [ ] Only Loc. Nos. _____

_____

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO._____

AMENDMENTS

[ ] Flood Coverage

Limits of Insurance: Any One Occurrence Any One Policy Year

Deductible: Deductible Exceptions:

This amendment applies to All Coverages and All Locations as covered under this policy, *except the following*:

Loc. No(s).	Real Property	Personal Property	Business Income or Extra Expense

Unspecified Locations

[ ] Surface Water and Water Below Ground

Limits of Insurance: Any One Occurrence Any One Policy Year

Deductible: Deductible Exceptions:

This amendment applies to All Coverages and All Locations as covered under this policy, *except the following:*

Loc. No(s).	Real Property	Personal Property	Business Income or Extra Expense

Unspecified Locations

[ ] Sewer or Drain Back-Up

Limits of Insurance: Any One Occurrence Any One Policy Year

Deductible: Deductible Exceptions:

This amendment applies to All Coverages and All Locations as covered under this policy, *except the following:*

Loc. No(s).	Real Property	Personal Property	Business Income or Extra Expense

Unspecified Locations

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

AMENDMENTS

[ ] Causes of Loss - Earthquake
Including Masonry Veneer [ ]

Deductible: ____ % Deductible Exceptions: _____

This amendment applies to All Coverages and All Locations as covered under this policy, *except the following*:

Loc. No(s).	Real Property	Personal Property	Business Income or Extra Expense
Unspecified Locations	----		----

[ ] Earthquake Coverage (No-Coinsurance)

Limits of Insurance: Any One Occurrence $ _____ Any One Policy Year $ _____

Deductibles: $ _____ or ____ % Deductible Exceptions: _____

This amendment applies to All Coverages and All Locations as covered under this policy, *except the following*:

Loc. No(s).	Real Property	Personal Property	Business Income or Extra Expense
Unspecified Locations	----		----

[ ] Sprinkler Leakage - Earthquake Extension

This amendment applies to All Coverages and All Locations as covered under this policy, *except the following*:

Loc. No(s).	Real Property	Personal Property	Business Income or Extra Expense
Unspecified Locations	----		----

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO._____

BUSINESS INCOME COVERAGE

Business Income (w/ or w/o Extra Expense) Coverage Form (CP 00 30 or CP 00 32)

* Coverage Types:
(1) Business Income including "Rental Value"
(2) Business Income other than "Rental Value"
(3) "Rental Value" only

(#) Enter Agreed Value if 'Business Income Agreed Value' Optional Coverage is selected elsewhere in these Declarations.

LIMITS OF INSURANCE:

	Without Extra Expense	Coverage Type*	Coinsurance	Limit of Insurance	Agreed Value(#)
Blanket at all Specified Locations			%	$	$
Loc. No.			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$
			%	$	$

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO.

BUSINESS INCOME COVERAGE
OPTIONAL COVERAGES

☐ Maximum Period Of Indemnity (CP 00 30 or CP 00 32)

Applies at: ☐ All Locations, or ☐ Only Loc. Nos.

☐ Monthly Limit of Indemnity (CP 00 30 or CP 00 32)

Applies at: ☐ All Locations, or ☐ Only Loc. Nos.

Monthly Limitation:

☐ Business Income Agreed Value (CP 00 30 or CP 00 32)

Applies at: ☐ All Locations, or ☐ Only Loc. Nos.

Coinsurance %

(A Business Income Report/Work Sheet must be submitted to us when this optional coverage is selected).

☐ Extended Period Of Indemnity (CP 00 30 or CP 00 32)

Applies at: ☐ All Locations, or ☐ Only Loc. Nos.

No. of days:

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO._____

BUSINESS INCOME COVERAGE
AMENDMENTS

[ ] Business Income Changes - Time Period [ ] CP 15 55 or [ ] FM 600.0.1038

[ ] Business Income From Dependent Properties [ ] CP 15 08 or [ ] CP 15 09

Name and Describe Occupancy and Location	Dependent Type*	Limit of Insurance**

* Dependent Type: A - Contributing; B - Recipient; C - Manufacturing; D - Leader
** Limit of Insurance required when form CP 15 09 is attached

[ ] Ordinance or Law - Increased Period of Restoration (CP 15 31)

[ ] Ordinary Payroll Limitation Or Exclusion (CP 15 10)

Loc. No.	Number of Days Ordinary Payroll Coverage is Provided	Additional Exemptions Job Classifications	Employees

[ ] Utility Services - Time Element (CP 15 45)

[ ] Water Supply Property
[ ] Communication Supply Property, [ ]including overhead transmission lines
[ ] Power Supply Property, [ ]including overhead transmission lines
Limit of Insurance: $ _____

Applies at: [ ] All Locations, or [ ] Only Loc. Nos._____

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

EXTRA EXPENSE COVERAGES

Extra Expense Coverage Form (CP 00 50)

Loc. No.	Limit of Insurance	Limits On Loss Payment
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
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	$	
	$	
	$	

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO._____

EXTRA EXPENSE COVERAGE
OPTIONAL COVERAGES

[ ] Expanded Limits on Loss Payment (CP 15 07)

When the "period of restoration" is:	The Percentage Applicable is:
30 days or less	
60 days or less, but more than 30 days	
90 days or less, but more than 60 days	
120 days or less, but more than 90 days	
150 days or less, but more than 120 days	
180 days or less, but more than 150 days	
210 days or less, but more than 180 days	
240 days or less, but more than 210 days	
270 days or less, but more than 240 days	
300 days or less, but more than 270 days	
330 days or less, but more than 300 days	
360 days or less, but more than 330 days	
More than 360 days	

For any "period of restoration" for which a percentage is not shown, the percentage applicable is 100%.

[ ] Extra Expense From Dependent Properties (CP 15 34)

Location Description	Dependent Type*	Limit of Insurance
		$
		$
		$
		$
		$
		$

*Dependent Type: A - Contributing Location; B - Recipient Location;
C - Manufacturing Location; D - Leader Location

[ ] Ordinance or Law - Increased Period of Restoration (CP 15 31)

[ ] Utility Services - Time Element (CP 15 45)

[ ] Water Supply Property
[ ] Communication Supply Property, [ ]including overhead transmission lines
[ ] Power Supply Property, [ ]including overhead transmission lines
Limit of Insurance: $ _____

Applies at: [ ] All Locations, or [ ] Only Loc. Nos._____

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CUSTOM DELUXE COVERAGE FORM
DECLARATIONS

POLICY NO. _____

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PROPERTY COVERAGE ENHANCEMENTS
FOR
MANUFACTURERS

This endorsement modifies insurance provided under the following:

CUSTOM DELUXE COVERAGE FORM - MANUFACTURER'S OUTPUT COVERAGE
COMMON POLICY CONDITIONS

The following coverages are added or amended:

1. Patterns, Molds and Dies

Coverage for Your Business Personal Property includes Patterns, Molds and Dies that belong to you. You may extend that insurance to apply to Patterns, Molds and Dies belonging to others while in your care, custody and control.

The most we will pay for loss or damage to Patterns, Molds and Dies belonging to others covered under this extension is $50,000.

2. Electronic Data Processing Equipment

Coverage for Your Business Personal Property includes Electronic Data Processing Equipment that belongs to you and similar property of others for which you may be liable. As such, we will pay for direct physical loss of or damage to Electronic Data Processing Equipment caused by or resulting from any Covered Cause of Loss as described in paragraph A.3. of the Coverage Form. In addition, as respects such equipment:

a. This policy is extended to cover loss or damage caused by or resulting from:
   (1) Artificially generated current creating electrical disturbance or magnetic injury to covered equipment, including erasure of electronic recordings, when such source of electrical disturbance or magnetic injury originates at your "location" or within 1000 feet of the property line of the "location" containing the covered equipment.
   (2) Mechanical Breakdown.

b. We will not pay for loss or damage caused by or resulting from an error or omission in design or faulty construction in the development, manufacture or installation of the covered equipment. But if loss or damage by a Covered Cause of Loss results, this policy will pay for that resulting loss or damage.

3. Automatic Increase in Insurance

The percentage increase applicable in the Additional Coverage 4.b., Automatic Increase in Insurance, on page 3 of this Coverage Form, is amended to 5%.

4. Emergency Services Charge

The most we will pay under the Additional Coverage 4.f., Emergency Services Charge, on page 5 of this Coverage Form, is $25,000.

5. Ordinance or Law

Under the Additional Coverage 4.g., Ordinance or Law, on page 5 of this Coverage Form, the most we will pay for the total of all covered losses for Demolition Cost and Increased Cost of Construction is $500,000.

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6. Accounts Receivable

The Limit of Insurance on the Coverage Extension 5.a., Accounts Receivable, on page 7 of this Coverage Form, is $100,000.

7. Employee Dishonesty

The Limit of Insurance on the Coverage Extension 5.h., Employee Dishonesty, on page 9 of this Coverage Form, is $25,000.

8. Money and Securities

The Limit of Insurance on the Coverage Extension 5.m., Money and Securities, on page 11 of this Coverage Form, is $10,000.

9. Property In Transit, On Exhibition or In The Custody of Salespersons

The Limit of Insurance on the Coverage Extension 5.r., Property In Transit, On Exhibition or In The Custody of Salespersons, on page 13 of this Coverage Form, is further extended as follows:

The most we will pay for loss or damage under this Extension for property at, to or from any tradeshow, fair or exhibition is $100,000.

10. Property of Others

The Limit of Insurance on the Coverage Extension 5.s., Property of Others, on page 13 of this Coverage Form, is $50,000.

11. Property Temporarily Off-Premises

The Limit of Insurance on the Coverage Extension 5.t., Property Temporarily Off-Premises, on page 13 of this Coverage Form, is $50,000.

12. Valuable Records and Papers

The Limit of Insurance on the Coverage Extension 5.x., Valuable Records and Papers, on page 14 of this Coverage Form, is $100,000.

13. Forgery

You may extend the insurance that applies to Your Business Personal Property to apply to loss involving Covered Instruments resulting directly from Forgery or alteration of, on or in any Covered Instrument.

Covered Instruments are checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

a. Made or drawn by or drawn upon you;

b. Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

The most we will pay for loss or damage under this extension is $5,000.

14. Covered Causes of Loss

In addition to the coverage already provided in this Coverage Form, the following Exclusions in section B. of the Coverage Form are deleted to the extent indicated below:

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a. As respects all covered property:

(1) Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense (B.2.g.);

(2) Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more (B.2.d.);

(3) Dampness or dryness of atmosphere (B.2.c.(6)(a));

b. As respects covered personal property entrusted to carriers for hire:

Rain, snow, ice or sleet to personal property in the open (B.2.h.)

c. As respects Covered Property while away from your "location":

(1) Earth Movement (B.1.a.)

(a) Any earth movement (other than sinkhole collapse), such as an earthquake, landslide, mine subsidence or earth sinking, rising or shifting.

(b) Volcanic eruption, explosion or effusion.

Volcanic Action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

(i) Airborne volcanic blast or airborne shock waves;
(ii) Ash, dust or particulate matter; or
(iii) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

(2) Water (B.1.g.)

(a) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;

(b) Mudslide or mudflow;

15. Water

Limitations paragraph C.2., on page 17 of this Coverage Form, is deleted. The most we will pay for loss or damage caused directly or indirectly by Water that:

(a) accumulates on the surface of the ground as a result of rain, snow, sleet or hail; or

(b) accumulates under the ground from any source, and presses on, or flows or seeps through:

(1) Foundations, walls, floors or paved surfaces,

(2) Basements, whether paved or not, or

(3) Doors, windows or other openings;

or,

(c) backs up from a sewer or drain;

is the Limit of Insurance applicable to the Covered Property, as shown in the Declarations or the Coverage Form.

16. Vacancy

The number of days shown in the Vacancy Provisions on page 21 of this Coverage Form is increased to 180 consecutive days.

WITHDRAWN

17. Extended Period of Indemnity

If Business Interruption coverage is purchased elsewhere within this Coverage Form (other than the Coverage Extension 5.d.), the following Business Income Optional Coverage applies at All Locations:

Extended Period of Indemnity for a period of 120 days.

18. Business Income From Dependent Properties

If Business Income coverage is purchased and made a part of this Coverage Form (other than the Coverage Extension 5.d.), the following coverage also applies:

A. Coverage

We will pay for the actual loss of Business Income you sustain due to the necessary suspension of "operations" during the "period of restoration". The suspension must be caused by direct physical loss or damage to "dependent property" wherever located caused by or resulting from a Covered Cause of Loss.

B. Resumption of Operations

We will reduce the amount of your:

1. Business Income loss, other than Extra Expense, to the extent you can resume "operations", in whole or in part, by using any other available:

a. Source of materials; or

b. Outlet for your products.

2. Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

C. DEFINITIONS

1. "Dependent Property" means property operated by others whom you depend on to:

a. Deliver materials or services to you, or to others for your account (Contributing Locations). With respect to Contributing Locations, services does not mean water, communication or power supply services;

b. Accept your products or services (Recipient Locations); or

c. Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations).

2. "Period of Restoration" means the period of time that:

a. Begins 72 hours after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and

b. Ends on the date when the property at the premises of the "dependent property" should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

a. Regulates the construction, use or repair, or requires the tearing down of any property; or

b. 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".

The most we will pay for loss under this coverage enhancement is $250,000 in any one occurrence.

WITHDRAWN

19. Common Policy Conditions

Sub-paragraph 2.b. of condition A., Cancellation, is deleted and replaced with the following:

b. 90 days before the effective date of cancellation if we cancel for any other reason.

WITHDRAWN

Crum&Forster Insurance

CARE PROVIDERS PROPERTY COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

CUSTOM DELUXE COVERAGE FORM
COMMON POLICY CONDITIONS

The following coverages are added or amended:

1. Electronic Data Processing Equipment

Coverage for Your Business Personal Property includes Electronic Data Processing Equipment that belongs to you and similar property of others for which you may be liable. As such, we will pay for direct physical loss of or damage to Electronic Data Processing Equipment caused by or resulting from any Covered Cause of Loss as described in paragraph A.3. of the Coverage Form. In addition, as respects such equipment:

a. This policy is extended to cover loss or damage caused by or resulting from:

(1) Artificially generated current creating electrical disturbance or magnetic injury to covered equipment, including erasure of electronic recordings, when such source of electrical disturbance or magnetic injury originates at your "location" or within 1000 feet of the property line of the "location" containing the covered equipment; and

(2) Mechanical Breakdown.

b. We will not pay for loss or damage caused by or resulting from an error omission in design or faulty construction in the development, manufacture or installation of the covered equipment. But if loss or damage by a Covered Cause of Loss results, this policy will pay for that resulting loss or damage.

2. Property of "Care Clients"

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

(1) The personal property, other than "Money and Securities", of your "Care Clients" while at or within 1000 feet of a "specified location";

(2) The personal property, other than "Money and Securities", of your "Care Clients" while:
(a) in the due course of transit;
(b) temporarily at a location you do not own, rent or regularly use in the operation of your business; or
(c) at any location you acquire, but only for 180 days after you acquire the location or until more specific insurance applies to the location, whichever comes first.

But coverage for this property applies only while the "Care Clients" are under your supervision or the supervision of your employees; and

WITHDRAWN

(3) "Money and Securities" belonging to, and in the care custody or control of your "Care Clients", while inside a building at a "specified location".

b. As used in this Extension "Money and Securities" means currency, coins, bank notes, bullion, travelers checks, registered checks, money orders, credit or debit cards, negotiable and non-negotiable instruments or contracts which represent money or other property, and includes tokens, tickets, revenue and other stamps, and credit card receipts.

c. The most we will pay in any one occurrence under this Extension for loss or damage to:

(1) Your "Care Clients" personal property, other than "Money and Securities", at any one covered "location" or in transit is $25,000. But we will not pay more than $5,000 for loss or damage to the property of any one "Care Client".

(2) Your "Care Clients" "Money and Securities" is $5,000 at each "specified location". But we will not pay more than $500 for loss of "money and securities" of any one "Care Client".

d. We will not pay for loss or damage in any one occurrence under this Extension until the amount of loss or damage exceeds the Deductible for this policy shown in the Declarations, or $1,000 whichever is less. We will then pay the amount of loss or damage in excess of that amount, up to the applicable Limit of Insurance under this Extension.

e. Under this Extension, the value of your "Care Clients" "money and securities" will be calculated as the smaller of the following:

(1) The cost to replace the "money or securities" at the time of loss; or

(2) The actual cash value of the "money or securities" at the time of loss.

However, at your option, the cost of replacing securities may be calculated using the market value of the securities at the time the claim is settled.

f. The personal property of "Care Clients" is not covered under Coverage Extensions 5.h., Employee Dishonesty, 5.m., Money and Securities, and 5.s., Property of Others.

3. Leasehold Interest

Your Business Personal Property is extended to include:

(8) Your leasehold interest in improvements and betterments which are not damaged or destroyed but which you lose because your lease is cancelled by the lessor as a result of damage to the building from a Covered Cause of Loss. When this occurs, we will calculate the value of your interest in the improvements and betterments as though they had been damaged or destroyed and not repaired or replaced promptly, as provided in the Loss Condition, Valuation.

4. Forgery

You may extend the insurance that applies to Your Business Personal Property to apply to loss involving "Covered Instruments" resulting directly from forgery or alteration of, on or in any "Covered Instrument".

WITHDRAWN

"Covered Instruments" are checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

a. Made or drawn by or drawn upon you;

b. Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

The most we will pay for loss or damage under this Extension is $2,500.

5. Evacuation Expense

You may extend the insurance that applies to Your Business Personal Property to apply to the reasonable expenses that you incur in an "evacuation" from a covered "location" due to a dangerous situation that you believe would cause harm to "Care Clients".

"Evacuation" means the emergency removal of "Care Clients" for their protection and safety.

We will not pay for any expenses arising out of:

a. A practice drill; or

b. An "evacuation" of an individual "Care Client" that is caused by the medical condition of the "Care Client".

No other exclusions in your policy apply to this Extension except:

Exclusion b. Government Action;
Exclusion c. Nuclear Hazard; and
Exclusion f. War and Military Action.

The most we will pay for "evacuation" expenses in any one occurrence under this Extension is $50,000.

6. Search and Recovery Expenses

You may extend the insurance that applies to Your Business Personal Property to apply to the reasonable expenses that you incur, including the payment of a reward, to search and recover a "Care Client" who has left the covered "location" without permission and is mentally or physically incompetent to take care of him or her self and as such could be in a dangerous situation that you believe would cause harm to such "Care Client". You must immediately notify police authorities once you have discovered the “Care Client's” absence. We will not pay for any reward to you, your officers, partners or employees.

The most we will pay for expenses in any one occurrence under this Extension is $5,000. No deductible applies to this Extension.

7. Collapse

Provided such causes of loss are not otherwise excluded in this Coverage Part, the following are added to paragraph A.4.c.(1), Additional Coverages, Collapse:

(g) Water that
   i. accumulates on the surface of the ground as a result of rain, snow, sleet or hail,
   ii. accumulates under the ground from any source, or
   iii. backs-up from a sewer or drain.

WITHDRAWN

The most we will pay for loss or damage caused by collapse if the collapse is caused by such water is limited as shown in paragraph 2. of section C., LIMITATIONS.

8. Emergency Services Charge

Additional Coverage 4.f., Emergency Services Charge, is amended to show that we will pay up to $15,000.

9. Business Income and Extra Expense

a. Paragraph (1)(a) of Coverage Extension 5.d., Business Income and Extra Expense, is replaced by the following:

(a) The actual loss of Business Income you sustain due to the necessary suspension of your operations caused by direct physical loss of or damage to property at a covered "location" or In Transit, On Exhibition or In The Custody of Salespersons as covered under Coverage Extension 5.r. of this Coverage Form.

b. Paragraph (1) of Coverage Extension 5.d., Business Income and Extra Expense, is extended to include the following:

(d) The actual loss of Business Income you sustain and necessary Extra Expenses you incur when a civil authority prohibits access to a covered "location" due to the direct physical loss of or damage to property at a premises more than 1000 feet away from the covered "location" caused by or resulting from a Covered Cause of Loss. This coverage will apply for a period of up to 30 days from the date of the civil authority action.

c. Paragraph (1) of Coverage Extension 5.d., Business Income and Extra Expense, is further extended to include the following:

(e) The actual loss of Business Income you sustain and necessary Extra Expenses you incur due to the necessary suspension of your operations caused by direct physical loss of or damage to property at a location:

i. You acquire; or
ii. Owned or controlled by any organization that you acquire or form (other than a joint venture) and in which you have a majority interest.

The most we will pay for loss of Business Income and Extra Expense in any one occurrence under this sub-paragraph 5.d.(1)(e) is $250,000.

10. Goodwill Recovery

The insurance provided in Coverage Extension 5.d., Business Income and Extra Expense, is extended to apply to the necessary advertising and promotional costs you actually incur, during the 30 days immediately following the date when the property is actually repaired, rebuilt or replaced, to reestablish Business Income to the level that existed prior to the covered loss or damage and which you would not have incurred had there been no loss. The most we will pay under this section of the Extension is $5,000.

WITHDRAWN

11. Outdoor Trees, Shrubs, Plants and Lawns

Coverage Extension 5.o., Outdoor Trees, Shrubs, Plants and Lawns, is amended as follows:

The Limit of Insurance shown on the Declarations for this Coverage Extension is the most we will pay for loss or damage under this Extension for any one tree, shrub, plant or lawn. The most we will pay for loss or damage under this Extension in any one occurrence is $10,000.

12. Personal Effects

Coverage Extension 5.p., Personal Effects is extended to apply to personal effects owned by your volunteers while they are performing volunteer duties on your behalf.

13. Property In Transit, On Exhibition or In The Custody of Salespersons

The Limit of Insurance on the Coverage Extension 5.r., Property In Transit, On Exhibition or In The Custody of Salespersons, is amended as follows:

The most we will pay for loss or damage under this Extension is $25,000.

14. Property of Others

The Limit of Insurance on the Coverage Extension 5.s. Property of Others, is amended as follows:

The most we will pay for loss or damage under this Extension is $50,000.

15. Property Temporarily Off-Premises

The Limit of Insurance on the Coverage Extension 5.t., Property Temporarily Off-Premises, is amended as follows:

The most we will pay for loss or damage under this Extension is $50,000.

16. Temperature – Humidity Change Coverage

Coverage Extension 5.v. is replaced by the following:

You may extend the insurance that applies to Your Business Personal Property to apply to loss due to spoilage of your perishable business personal property and the perishable personal property of your "Care Clients" caused by or resulting from:

(1) mechanical or electrical breakdown of heating, cooling or humidity control equipment which is owned or used by you; or
(2) a power failure beyond your control which caused a change in temperature or humidity.

We will not pay for loss or damage if you fail to use reasonable care to maintain all heating, cooling or humidity control equipment in proper operating condition.

The most we will pay for loss under this Extension is $25,000.

17. Electrical Injury or Erasure to Valuable Records and Papers

Paragraph 2.k. of section B., EXCLUSIONS, does not apply to Coverage Extension 5.x., Valuable Records and Papers – Cost of Research.

WITHDRAWN

18. Theft of Jewelry

The special limit in sub-paragraph C.4.b. is amended to:

$25,000, not to exceed $5,000 any one item.

19. Definitions

The following is added to section K., Definitions:

12. "Care Clients" are those individuals who receive health care or social services provided by the operations of your business.

WITHDRAWN

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KEY PERSON REPLACEMENT EXPENSE COVERAGE

This endorsement modifies insurance provided under the following:

CUSTOM DELUXE COVERAGE FORM

SCHEDULE

Covered Position(s)	Location	Limit of Insurance

The following is added to the Coverage Extensions:

KEY PERSON REPLACEMENT EXPENSE COVERAGE

1. You may extend the insurance provided by this Coverage Form to apply to the actual and necessary Key Person Replacement Expense you incur due to your permanent loss of the services of a Key Person caused by a Covered Accident. A Key Person is the individual or individuals who you engage to perform the duties of a Covered Position shown in the Schedule.

   a. Key Person Replacement Expense, as used in this Extension, means the necessary expenses you incur that you would not have incurred if you had not lost the services of the Key Person:

      (1) To continue the performance of the Key Person's normal position responsibilities while a permanent replacement for the Key Person is being sought, appointed or hired, and trained.

      Insurance under this Extension for these expenses will apply for the period of time beginning on the date of your permanent loss of the services of the Key Person caused by a Covered Accident, and ending 60 days after the date a permanent replacement for the Key Person is appointed or hired, subject to a maximum period of 180 days.

WITHDRAWN

(2) To find a qualified permanent replacement to fill the Key Person's Covered Position described in the Schedule, meaning the normal and reasonable:

(a) Costs of advertising the position opening;

(b) Travel, lodging, meal and entertainment expenses incurred in interviewing applicants for the position opening; and

(c) Miscellaneous extra expenses incurred in finding, interviewing and negotiating with the 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 or other compensation contracts.

Insurance under this Extension for these expenses will apply for the period of time beginning on the date of your permanent loss of the services of the Key Person caused by a Covered Accident, and ending on the date a permanent replacement for the Key Person is appointed or hired, subject to a maximum period of 180 days.

(3) To appoint or hire and to train a permanent replacement for the Key Person, meaning the normal and reasonable:

(a) Expenses you incur to relocate the permanent replacement to an area within a reasonable commute from the applicable Location described in the Schedule for the Covered Position;

(b) First year amounts of the permanent replacement's:

(i) Annual base starting salary or other compensation arrangement;
(ii) Perquisite costs; and
(iii) Employee benefit costs;

in excess of the amounts which would have been incurred for the Key Person if you had not lost the services of the Key Person. But we will not pay more for these expenses than 10% of the amounts which would have been incurred for the Key Person.

(c) First year costs of the permanent replacement's training and education if the training and education are necessary for the permanent replacement to perform the duties of the applicable position described in the Schedule with the same quality of service as the Key Person.

WITHDRAWN

(d) Promotional, marketing and other advertising costs announcing the employment or appointment and availability of the permanent replacement and any expenses to modify any current materials that referred to the previous Key Person.

Insurance under this Extension for these expenses will apply only if the permanent replacement for the Key Person is appointed or hired within 180 days after the date of your permanent loss of the services of the Key Person caused by a Covered Accident.

2. Covered Accident, as used in this Extension, means an accident, not otherwise excluded in this Extension, which solely and independently of any other cause results in the Key Person's:

(1) Death; or

(2) Permanent disability, meaning the permanent physical inability of the Key Person, medically determined by a licensed physician, to perform the normal duties of the applicable position described in the Schedule.

within one year after the date of the accident. The accident must be the direct cause with no other contributing causes.

3. Insurance under this Extension applies only if the Covered Accident occurs while your policy is in effect. But the period of time for which we will pay expenses covered under this Extension will not be limited by the expiration of your policy.

4. Insurance under this Extension does not apply to:

a. The death or permanent disability of a Key Person caused by or resulting from:

(1) War and Military Action, meaning:

(a) War, including undeclared or civil war;

(b) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(c) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in defending against any of these;

(2) Nuclear reaction or radiation or radioactive contamination, however caused;

(3) Sickness or disease;

WITHDRAWN

(4) Pregnancy, childbirth, miscarriage or abortion; or

(5) Suicide, attempted suicide or self-inflicted bodily injury, while sane or insane.

(6) Voluntary self-administration of any drug or chemical substance not prescribed by or taken according to the directions of a physician. However this does not apply to the accidental ingestion of a poisonous substance.

b. Any expenses you incur which you would not have incurred if you had used all reasonable means to:

(1) Find a permanent replacement for the Key Person; and

(2) Reduce or discontinue the Key Person Replacement Expense;

as soon as possible after your permanent loss of the services of the Key Person caused by a Covered Accident.

Insurance under this Extension includes the reasonable extra expense you incur to minimize the amount of Key Person Replacement Expense, but only to the extent the amount of Key Person Replacement Expense otherwise payable under this Extension is reduced.

c. Any additional expenses incurred due to your loss of the services of a permanent replacement employee appointed or hired to replace a Key Person, however caused. But this exclusion does not apply if the replacement employee performs the actual duties of a position shown in the Schedule and your loss of the services of the replacement Key Person is caused by a Covered Accident.

5. The amount of Key Person Replacement Expense will be determined based on:

a. The actual and necessary expenses covered under this Extension which you incur to find, to appoint or hire and to train a permanent replacement for the Key Person and to continue the performance of the Key Person's normal job responsibilities while a permanent replacement is being sought, appointed or hired, and trained. We will deduct from the total of such expenses:

(1) Any expenses which would have been incurred by you for the Key Person if you had not lost the services of the Key Person; and

(2) Any Key Person Replacement Expense that is paid for by any other insurance;

and

WITHDRAWN

b. All necessary expenses that reduce the Key Person Replacement Expense that otherwise would have been incurred.

6. The most we will pay for Key Person Replacement Expense due to your loss of the services of any one Key Person is the applicable Limit of Insurance shown in the Schedule for the Covered Position. The amount payable under this Extension is additional insurance.

   No deductible applies to this Extension.

WITHDRAWN

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MANUFACTURERS COVERAGE ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM

The Coverage Enhancements described in this Endorsement either modify or are in addition to the coverage granted under the following: Building And Personal Property Coverage Form, Business Income (And Extra Expense) Coverage Form and Causes Of Loss – Special Form. The limits offered replace, add to and/or increase the limits provided by such forms, unless otherwise stated in this Enhancement Endorsement. The insurance provided by this Endorsement is primary, as respects any other insurance provided by this company. If a loss covered under this Endorsement also involves a loss under a more specific Coverage Form and/or endorsement that is made part of this policy then, unless otherwise specified in this Endorsement, the aggregate maximum Limit of Insurance under all Coverage Forms or endorsements shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or endorsement.

The separate Limit of Insurance Option selected for each Coverage Enhancement listed is the most we will pay for each Coverage Enhancement. The Blanket Limit For All Enhancements is the most we will pay for any combination of Enhancements for the Limit Of Insurance Option selected. The Coinsurance Additional Condition does not apply to these Coverage Enhancements. Unless otherwise noted, the Deductible(s) shown in the Commercial Property Coverage Declarations apply to this Coverage Enhancement Endorsement. All terms, conditions, exclusions and limitations of the Building And Personal Property Coverage Form, the Business Income (And Extra Expense) Coverage Form, the Causes Of Loss – Special Form and any coverage amendment made a part of this policy apply to this Coverage Enhancement Endorsement.

MANUFACTURERS COVERAGE ENHANCEMENT SUMMARY

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SECTION I. SCHEDULE OF INSURANCE

The Blanket Limit For All Enhancements under the applicable Limit Of Insurance Option checked below is the most we will pay under this Coverage Enhancement Endorsement for all loss or damage occurring in any one policy period. The separate Limit Of Insurance Option selected for each Coverage Enhancement listed and the Blanket Limit For All Enhancements applies to the combination of all premises described in the Declarations.

COVERAGE ENHANCEMENTS		Limits Of Insurance - Applicable Options							
		OPTION 1 ☐		OPTION 2 ☐		OPTION 3 ☐		OPTION 4 ☐	
A. Brands And Labels		$	5,000	$	10,000	$	25,000	$	50,000
B. Contract Cancellation		$	10,000	$	25,000	$	50,000	$	100,000
C. Employee Tools And Work Clothing	Each Item	$	500	$	500	$	500	$	500
	Aggregate	$	2,500	$	5,000	$	7,500	$	10,000
D. Fairs, Trade Shows And Exhibitions		$	15,000	$	20,000	$	25,000	$	50,000
E. Inventory Expenses		$	5,000	$	10,000	$	25,000	$	50,000
F. Marring Or Scratching		$	5,000	$	10,000	$	25,000	$	50,000
G. Newly Acquired Locations Additional Limit – Business Income And Extra Expense		$	25,000	$	50,000	$	100,000	$	150,000
H. Patterns, Dies, Molds And Forms Owned By Others		$	5,000	$	10,000	$	25,000	$	50,000
I. Research And Development Documentation & Prototypes	**Direct Damage**	$	5,000	$	10,000	$	25,000	$	50,000
	Business Income	$	Incl	$	Incl	$	Incl	$	Incl
Blanket Limit For All Enhancements		**$**	**50,000**	**$**	**100,000**	**$**	**250,000**	**$**	**500,000**

SECTION II. SCHEDULED COVERAGE ENHANCEMENTS

A. Brands And Labels

Under the Building And Personal Property Coverage Form, the following is added under Subparagraph **A.4.**, Additional Coverages:

Brands And Labels

1. If branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, we may take all or any part of the property at an agreed or appraised value. If so, you may:

a. Stamp "salvage" on the merchandise or its containers, if the stamp will not physically damage the merchandise; or

b. Remove the brands or labels, if doing so will not physically damage the merchandise. You must relabel the merchandise or its containers to comply with the law.

2. We will pay reasonable costs you incur to perform the activity described in **1.a.** or **1.b.** above. We will also pay for any reduction in value of the salvage merchandise resulting from either of these two actions.

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The most we will pay for coverage under this Enhancement will not exceed the Limit of Insurance indicated for Brands And Labels under the selected Option in **Section I.** of this Enhancement Endorsement.

B. Contract Cancellation

Under the Business Income (And Extra Expense) Coverage Form, the following is added to Subparagraph **A.5**., Additional Coverages:

Contract Cancellation

1. We will pay for the loss of Business Income you sustain during the first 12 months after the "period of restoration" due to the cancellation by your customer(s) of a contract for delivery of your products, but only if the reason for the cancellation can be verified as your inability to fulfill the terms of the contract caused by or resulting from direct physical loss or damage to Covered Property at the described premises by a Covered Cause of Loss during the policy period.

2. We will not pay under this Enhancement for:

a. A contract cancelled after the "period of restoration";

b. A contract that is cancelled, suspended, or allowed to lapse by you;

c. Any other consequential loss.

3. All payments cease upon the date the current contract would have expired if the loss or damage had not taken place, regardless of any options for renewal.

4. The expiration of this policy will not shorten the duration of this coverage if the loss occurred during the policy period.

5. The number contracts cancelled or the number of your customers canceling a contract due to a loss at the described premises will not increase the Limit of Insurance provided by this Additional Coverage.

This Enhancement does not provide coverage for suspension, lapse or cancellation of any license, lease or contract other than as described in Paragraph **1.** above.

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

a. The anticipated amount of Business Income you would have received from the customer under the cancelled contract for 12 months immediately following the "period of restoration", in accordance with the terms and conditions of the contract; or

b. The Limit of Insurance indicated for Contract Cancellation under the selected Option in **Section I.** of this Enhancement Endorsement.

C. Employee Tools and Work Clothing

Under the Building And Personal Property Coverage Form, the following changes apply to Paragraph **5. Coverage Extensions:**

1. Subparagraph **A.5. b.(1)** is amended to read as follows:

(1) Personal effects owned by you, your officers, partners, members, managers or your employees, other than employee tools or work clothing. This Extension does not apply to loss or damage by theft.

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2. The following is added:

Employee Tools and Work Clothing

You may extend the insurance that applies to Your Business Personal Property to apply to direct physical loss of or damage to tools and work clothing owned by your employees, if they are damaged by a Covered Cause of Loss while such tools and work clothing are located at the described premises, your job sites or while in transit to and/or from your job sites in a vehicle that you own, rent or lease.

The most we will pay for loss or damage under this Enhancement is the Limit of Insurance indicated for Employees' Tools and Work Clothing under the selected Option in **Section I.** of this Enhancement Endorsement.

The Coinsurance condition does not apply to coverage under this Enhancement.

D. Property At Fairs, Trade Shows And Exhibitions

Under the Building And Personal Property Coverage Form, the following changes apply to Paragraph **5.** Coverage Extensions:

1. Subparagraph **A.5.d.(1)(c)** is deleted.

2. The following is added:

Property At Fairs, Trade Shows And Exhibitions

You may extend the insurance provided by this Coverage Form to apply to physical loss or damage to your Covered Property directly caused by a Covered Cause of Loss while it is away from the described premises if it is:

(1) At fairs, trade shows or exhibitions; or

(2) In transit to or from fairs, trade shows or exhibitions.

The most we will pay for loss or damage under this Enhancement is the Limit of Insurance indicated for Fairs, Trade Shows And Exhibitions under the selected Option in **Section I.** of this Enhancement Endorsement.

E. Inventory Expenses

Under the Building And Personal Property Coverage Form, the following is added to Subparagraph **A.4**., Additional Coverages:

Inventory Expenses

We will pay for reasonable expenses incurred by you for taking inventory at our request to assist us in determining the amount of loss to Your Business Personal Property, including "stock".

We will not pay under this Additional Coverage for:

(1) Any expenses incurred under Subparagraph **E.2. Appraisal**; or

(2) Any public adjuster fees.

The most we will pay for loss or damage under this Enhancement is the Limit of Insurance indicated for Inventory Expenses under the selected Option in **Section I.** of this Enhancement Endorsement.

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F. Marring Or Scratching

1. Under the Causes Of Loss – Special Form, Exclusion **B.2.d.(7)(c)** is amended to read:

(c) Marring or scratching, other than of "stock" you manufacture. But this coverage exception for "stock" is limited to the terms, conditions and limit provided in the Marring Or Scratching Enhancement set forth below and in the **Section I.** Schedule of this Enhancement.

2. Under the Building And Personal Property Coverage Form, the following is added to Subparagraph **A.5.**, Coverage Extensions:

Marring Or Scratching

a. We will pay for direct physical loss of or damage to finished "stock" manufactured by you caused by or resulting from marring or scratching.

b. This coverage does not apply to:

(1) Property at other than the described premises;

(2) Property in transit; or

(3) Cancellation of any contract due to marring or scratching of "stock".

The most we will pay under this Enhancement is the Limit of Insurance indicated for Marring Or Scratching under the selected Option in **Section I.** of this Enhancement Endorsement.

G. Newly Acquired Locations Additional Limit – Business Income And Extra Expense

Under the Business Income (and Extra Expense) Coverage Form, the $100,000 Limit of Insurance for Newly Acquired Locations described under Subparagraph **A.6**.**b.** is increased by the additional limit indicated for Newly Acquired Locations – Business income and Extra Expense under the selected Option in **Section I.** of this Enhancement Endorsement. This is the most we will pay for coverage under this Enhancement.

H. Patterns, Dies, Molds And Forms Owned By Others

Under the Building And Personal Property Coverage Form, the following is added to Subparagraph **A.5**., Coverage Extensions:

Patterns, Dies, Molds And Forms Owned By Others

You may extend the insurance that applies to Your Business Personal Property to apply to direct physical loss to patterns, dies, molds or forms owned by others while in your care, custody or control at the insured premises or during transit, if the patterns, dies, molds or forms are not being used to perform operations at the time of loss.

The most we will pay under this Enhancement is the Limit of Insurance indicated for Patterns, Dies, Molds And Forms Owned By Others under the selected Option in **Section I.** of this Enhancement Endorsement. However, our payment under this Enhancement will only be for the account of the owner of the property.

I. Research And Development Documentation And Prototypes

1. Under the Building And Personal Property Coverage Form, the following is added to Subparagraph **A.5.**, Coverage Extensions:

Research And Development Documentation And Prototypes – Direct Damage

(1) You may extend the insurance provided by this Coverage Form to apply to the costs of repair or replication of "research and development documentation" or

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"prototypes" related to your "research and development operations" which incur direct physical loss or damage resulting from any Covered Cause of Loss at the described premises.

(2) We will not pay under this Enhancement for:

(a) Loss or damage to "research and development documentation" or "prototypes" that is applicable to:

(i) Obsolete products;

(ii) Products you have withdrawn from the market; or

(iii) Products you have not sold within the twelve months prior to the loss.

(b) Loss or damage caused by or resulting from any of the following:

(i) Errors or omissions in processing or copying of "research and development documentation". But if such errors or omissions in processing or copying results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

(ii) Erasure, whether accidental or not, of "research and development documentation".

(iii) 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, modify, maintain, repair or replace that system.

(iv) 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 data or any part of the system or disrupt its normal operation.

(v) Disturbance or erasure of electronic "research and development documentation" caused by or resulting from programming errors or faulty machine instructions or faulty installation or maintenance of data processing equipment or electronic components.

But we will pay for direct loss or damage caused by lightning.

(3) The Covered Cause of Loss for virus, harmful code or similar instruction provided under Subparagraph **A.4.f.(3)(d)** does not apply to this Enhancement.

(4) We will not pay under this Enhancement for loss or damage to "research and development documentation" or "prototypes" until you have actually repaired or replicated such property. Replication must be made as soon as reasonably possible after the loss or damage, but in no event later than two-(2) years after the loss or damage, unless we grant an extension in writing prior to the expiration of the two-(2) year period.

(5) The most we will pay for loss or damage under this Enhancement is the lesser of:

(a) The actual cost of repair or replacement, including:

(i) The cost of repair or replacement of lost or damaged "prototypes" or, if "prototypes" cannot be repaired, the cost of their replacement with "prototypes" used for the same product or purpose; and

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(ii) The reasonable cost necessary to research, repair, recreate, reconstitute, reproduce or replace "research and development documentation" used for the same product to restore it to the same condition as immediately preceding the loss or damage; or

(b) The Limit of Insurance indicated for Research And Development Documentation And Prototypes – Direct Damage under the selected Option in **Section I.** of this Enhancement Endorsement.

2. Under the Causes of Loss – Special Form, Subparagraph **B.5.**, Additional Exclusion, does not apply to "prototypes".

3. Under the Business Income (And Extra Expense) Coverage Form, the following is added to Subparagraph **A.5.**, Additional Coverages:

Research And Development Documentation And Prototypes – Business Income And Extra Expense

We will pay for the actual loss of Business income you sustain due to direct physical loss of or damage to "research and development documentation" and "prototypes" resulting from a Covered Cause of Loss.

We will also pay the actual and necessary Extra Expense you incur during the "period of restoration" if your "research and development operations" have been suspended due to direct physical damage to Covered Property related to these operations resulting from a Covered Cause of Loss.

This Enhancement is subject to the Business Income (And Extra Expense) Coverage Form. Any payment under this Enhancement is included in and does not increase the Business Income (And Extra Expense) Limit of Insurance.

SECTION III. ADDITIONAL DEFINITIONS

The following definitions are added to the **Definitions** section of the Building And Personal Property Coverage Form and/or the Business Income (And Extra Expense) Coverage Form, but only as respects coverage provided under this Enhancement Endorsement:

1. "Prototype" means an original model of a new type of design or product resulting from your research and development operations. "Prototype" also means prototypes or models preliminary to the development of an original model or functional prototype, including sample designs or form studies, visual models, and concept and experimental models.

2. "Research and development documentation" means written, printed or inscribed documents, papers, records or manuscripts, or electronic data which contain plans, facts, information, designs, concepts or formulas that are directly associated with your development of new products or processes, or modifications to existing products or processes.

3. "Research and development operations" means that portion of your business activities that are directly related to basic and applied research toward the development of new or improved products, processes and services.

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CONDOMINIUM COVERAGE ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

CONDOMINIUM ASSOCIATION COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM

The Coverage Enhancements described in this Endorsement either modify or are in addition to the coverage granted under the Condominium Association Coverage Form and the Causes Of Loss – Special Form. The limits offered replace, add to and/or increase the limits provided by such forms, unless otherwise stated in this Enhancement Endorsement. The insurance provided by this Endorsement is primary, as respects any other insurance provided by this company. If a loss covered under this Endorsement also involves a loss under a more specific Coverage Form and/or endorsement that is made part of this policy then, unless otherwise specified in this Endorsement, the aggregate maximum Limit of Insurance under all Coverage Forms or endorsements shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or endorsement.

The separate Limit of Insurance for each Coverage Enhancement listed for the selected Option is the most we will pay for each Coverage Enhancement. The Blanket Limit for All Enhancements is the most we will pay for any combination of the Enhancements under the Option selected. The Coinsurance Additional Condition does not apply to these Coverage Enhancements. Unless otherwise noted, the Deductible(s) shown in the Commercial Property Coverage Declarations, and all terms, conditions, exclusions and limitations of the Condominium Association Coverage Form and the Causes Of Loss – Special Form and any coverage amendment made a part of this policy apply to this Coverage Enhancement Endorsement.

CONDOMINIUM COVERAGE ENHANCEMENT SUMMARY

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SECTION I. SCHEDULE OF INSURANCE

The Blanket Limit For All Enhancements under the applicable Limit Of Insurance Option checked below is the most we will pay under this Coverage Enhancement Endorsement for all loss or damage occurring in any one policy period. The separate Limit Of Insurance Option selected for each Coverage Enhancement listed and the Blanket Limit For All Enhancements applies to the combination of all premises described in the Declarations.

COVERAGE ENHANCEMENTS	Limits of Insurance - Applicable Options			
	OPTION 1 ☐	OPTION 2 ☐	OPTION 3 ☐	OPTION 4 ☐
A. Bridges, Roadways, Walks, Patios Or Other Paved Surfaces	$ 5,000	$ 5,000	$ 10,000	$ 10,000
B. Business Income – Maintenance Fees	$ 5,000	$ 10,000	$ 15,000	$ 25,000
C. Expediting Expense	$ 5,000	$ 15,000	$ 20,000	$ 25,000
D. Expenses to Restore Land	$ 5,000	$ 5,000	$ 10,000	$ 10,000
E. Fungus – Limited Coverage Additional Limit	$ 5,000	$ 5,000	$ 10,000	$ 10,000
F. Other Structures	$ 5,000	$ 10,000	$ 15,000	$ 25,000
G. Retaining Walls	$ 5,000	$ 5,000	$ 5,000	$ 5,000
Blanket Limit for All Enhancements	**$ 25,000**	**$ 50,000**	**$ 75,000**	**$ 100,000**

SECTION II. SCHEDULED COVERAGE ENHANCEMENTS

A. Bridges, Roadways, Walks, Patios Or Other Paved Surfaces

Under the Condominium Association Coverage Form, the following changes apply:

1. Subparagraph **A.2.d.** of **Property Not Covered** is amended to provide that Covered Property does not include bridges, roadways, walks, patios or other paved surfaces, except to the extent coverage is provided under **Section II.**, Subparagraph **A.2.** of this Enhancement Endorsement.
2. The following is added to Subparagraph **A.5.**, Coverage Extensions:

   Bridges, Roadways, Walks, Patios Or Other Paved Surfaces

   We will pay for direct physical loss of or damage to bridges, roadways, walks, patios or other paved surfaces that are part of the described premises, caused by or resulting from the following Covered Causes of Loss:

   a. Fire

   b. Lightning;

   c. Explosion;

   d. Windstorm or hail;

   e. Smoke;

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f. Aircraft or vehicles;

g. Riot or civil commotion;

h. Vandalism;

i. Collapse of a building that is insured under this policy and this Coverage Form, if the collapse is caused by one of the above specified Covered Causes of Loss.

The most we will pay under this Enhancement for loss of or damage to Covered Property at the described premises is the Limit of Insurance indicated for Bridges, Roadways, Walks, Patios Or Other Paved Surfaces under the selected Option in **Section I.** of this Enhancement Endorsement.

B. Business Income – Maintenance Fees

Under the Condominium Association Coverage Form, the following is added to Subparagraph **A.5.**, Coverage Extensions:

Business Income – Maintenance Fees

1. We will pay for the actual loss of income you sustain due to maintenance fees you are unable, after reasonable effort, to collect from a unit owner whose unit is rendered uninhabitable due to direct physical loss or damage to property at the described premises caused by or resulting from a Covered Cause of Loss.

2. This Enhancement applies only to fees which become due after the loss and through the period required to restore the damaged unit to tenantable condition with reasonable speed and similar quality.

The most we will pay under this Enhancement for loss in any one occurrence, regardless of the number of units involved, is the Limit of Insurance indicated for Business Income – Maintenance Fees for the selected Option in **Section I.** of this Enhancement Endorsement.

C. Expediting Expense

Under the Condominium Association Coverage Form, the following is added to Subparagraph **A.4.**, Additional Coverages:

Expediting Expense

In the event of direct physical loss of or damage to Covered Property at the described premises caused by or resulting from a Covered Cause of Loss, we will pay for the reasonable and necessary additional expenses you incur:

1. For temporary repairs to damaged Covered Property ;

2. To expedite permanent repair or replacement, whichever is less, to damaged Covered Property;

Expediting expenses include overtime wages and the extra cost of express or other rapid means of transportation. Expediting Expenses do not include expenses recoverable elsewhere in this Coverage Form, temporary rental, or expenses relating to electronic data, except as provided under Subparagraph **A.4.f**. of this Coverage Form.

The most we will pay under this Enhancement for loss of or damage to Covered Property at the described premises is the Limit of Insurance indicated for Expediting Expense under the selected Option in **Section I.** of this Enhancement Endorsement.

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D. Expenses to Restore Land

Under the Condominium Association Coverage Form, the following changes apply:

1. Subparagraph **A.2.h.** of **Property Not Covered**, is deleted in its entirety and replaced with the following:

h. Land, including land on which the property is located (except Expenses to Restore Land as provided under Paragraph **A.4.**) and water, growing crops or lawns;

2. The following is added to Subparagraph **A.4.**, Additional Coverages:

Expenses To Restore Land

a. We will pay for the expenses you incur to replace, stabilize or otherwise restore the land necessary to support covered buildings or structures at the described premises which have sustained direct physical loss or damage from a Covered Cause of Loss.

b. We will not pay to replace, stabilize or otherwise restore land damaged by a sinkhole collapse.

The most we will pay under this Enhancement for loss of or damage to Covered Property at the described premises is the Limit of Insurance indicated for Expenses to Restore Land under the selected Option in **Section I.** of this Enhancement Endorsement.

E. Fungus – Limited Coverage Additional Limit

Under the Causes of Loss - Special Form, the $15,000 Limit of Insurance described under Subparagraph **E.3.** is increased by the additional limit indicated for Fungus – Limited Coverage Additional Limit under the selected Option in **Section I.** of this Enhancement Endorsement. This is the most we will pay under this Enhancement.

F. Other Structures

Under the Condominium Association Coverage Form, the following is added to Subparagraph **A.1.a. Building:**

Other structures, meaning:

Incidental structures located at the described premises that are not described in the Declarations which are used for storage, maintenance, decorative or incidental recreational purposes. Such incidental structures include outdoor ball courts, pool houses, cabanas, gazebos, gate houses, pump houses, storage sheds, shelters, mailboxes, flagpoles, light poles, and outdoor fountains and statues. Under this provision, other structures do not include structures for automobile parking or storage, clubhouses, outdoor swimming pools, retaining walls, docks, piers, or wharves, or any temporary structures.

The most we will pay under this Enhancement for loss of or damage to Covered Property at the described premises is the Limit of Insurance indicated for Other Structures under the selected Option in **Section I.** of this Enhancement Endorsement. This Enhancement does not increase the total Limit of Insurance applicable to all described buildings.

G. Retaining Walls

Under the Condominium Association Coverage Form, the following changes apply:

1. Subparagraph **A.2.**, **Property Not Covered**, is amended to modify Subparagraph **l.** to provide that Covered Property does not include retaining walls that are not part of the building, except to the extent coverage is provided in **Section II.**, Subparagraph **G.2.** of this Enhancement Endorsement.

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2. The following is added to Subparagraph **A.5.**, Coverage Extensions:

Retaining Walls

We will pay for direct physical loss of or damage to retaining walls at the described premises that are not part of a building, caused by or resulting from the following Causes of Loss:

a. Fire

b. Lightning;

c. Explosion;

d. Windstorm or hail;

e. Smoke;

f. Aircraft or vehicles;

g. Riot or civil commotion;

h. Vandalism;

i. Collapse of a building that is insured under this policy and this Coverage Form, if the collapse is caused by one of the above specified Covered Causes of Loss.

The most we will pay under this Enhancement for loss of or damage to Covered Property at the described premises is the Limit of Insurance indicated for Retaining Walls under the selected Option in **Section I.** of this Enhancement Endorsement.

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CONTAMINATION OF PERISHABLE STOCK

This endorsement modifies insurance provided under the following:

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

SCHEDULE

Location No.	Limit of Insurance	Deductible	Selling Price
	$	$	$
	$	$	$
	$	$	$

I. Under the Building And Personal Property Coverage Form, the following is added to Subparagraph **A.5. Coverage Extensions**:

Contamination of Perishable Stock

(1) You may extend the insurance that applies to your "stock" to apply to loss of or damage to perishable "stock" caused by "contamination".

(2) This Coverage Extension applies only to perishable "stock" located at insured premises as indicated in the Schedule above.

(3) The most we will pay under this Extension for all loss of or damage to perishable "stock" caused by "contamination" in any one occurrence is the Limit of Insurance set forth in the Schedule of this Endorsement.

(4) Coverage under this Extension is subject to the deductible shown in the Schedule of this Endorsement.

(5) This Coverage Extension does not provide coverage for clean-up or removal of "foreign substances".

II. If Selling Price is indicated by an "X" in the Schedule above, the following is added to the Valuation Loss Condition under Subparagraph **E.7.** of the Building And Personal Property Coverage Form:

We will determine the value of finished perishable "stock" in the event of loss or damage as follows:

i. At the selling price, as if no loss or damage had occurred;

ii. Less discounts and expenses you otherwise would have had.

III. For purposes of this endorsement only, the following changes apply to Section **H. Definitions** of the Building And Personal Property Coverage Form:

1. Subparagraph **2.** is amended to read:

2. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed. "Pollutants" does not include "foreign substances".

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2. The following definitions are added:

4. “Contamination" means any impurity caused by contact or mixture with a “foreign substance”. “Contamination” does not mean contact with or infiltration by “fungus”, rust, rot, or vermin, or injury caused by changes in temperature or humidity, decay, deterioration or any quality inherent in perishable “stock” that causes it to damage or destroy itself.

5. “Foreign Substance” means:

a. Any refrigerant used to maintain temperature in facilities used for storage of perishable “stock”; or

b. Any substance used for lubrication of, or to drive the operation of, machinery used in the processing of perishable “stock”.

Other than substances used specifically as described in **a.** or **b.** above, “foreign substance” does not mean any other substance including any substance otherwise defined as a “pollutant”.

IV. For purposes of this endorsement only, the following changes apply to Paragraph **B. Exclusions** of the Causes Of Loss – Special Form:

A. Subparagraph **B.4.a.(1)** of **Special Exclusions** is amended as follows**:**:

1. The following is added:

(c) Damage or destruction of perishable “stock” caused by “contamination”.

2. The sentence that reads “This exclusion does not apply to Extra Expense.” is deleted and replaced by the following:

Subparagraphs **(a)** and **(b)** of this exclusion do not apply to Extra Expense.

B. Subparagraph **5. Additional Exclusion** is deleted**.**

All other terms and conditions of this Policy remain unchanged.

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UTILITY SPECIAL ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10

SCHEDULE OF ENHANCEMENTS
(If applicable special limits shown)

1) 1000 Feet Extension
2) Rail Extension
3) Property In The Open
4) Property Not Covered
5) Fire Department Service/Hazardous Material Response Charge $5,000
6) Pollutant Cleanup and Removal Coverage $100,000
7) Above Ground Tanks Pollutant Cleanup and Removal Coverage $100,000
8) Newly Acquired or Constructed Property Coverage $1,000,000/$500,000
9) Valuable Papers Coverage $25,000
10) Property Off Premises Coverage $50,000
11) Outdoor Property Coverage $10,000/$1,000
12) Accounts Receivable Coverage $25,000
13) Signs Coverage $10,000
14) Replacement Cost Enhancement
15) Stock Definition Extension
16) Utility Stock Valuation
17) Change in Condition or Grade
18) Tank Leakage Coverage $25,000
19) Terminal Access Card Coverage $25,000/$50,000
20) Gas and Oil Contamination Coverage $25,000/$50,000
21) Erroneous Delivery of Liquid Products Coverage $25,000/$50,000
22) Property in Transit Coverage $50,000
23) Building Ordinance Coverage $100,000
24) Depositors Forgery $5,000
25) Fidelity - Limited $25,000
26) Money, Securities, Check, & Stamp Coverage $5,000
27) Money Orders & Counterfeit Paper Coverage $5,000
28) Computer Coverage $100,000
29) Contract Penalty Clause Coverage $25,000/$50,000
30) Extra Expense $15,000
31) Deductible Enhancement
32) Unscheduled Regulator Stations and Odorization Units $25,000/$50,0000

These special coverages are not subject to the coinsurance condition, but are subject to all other policy terms and conditions.

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DETAILS OF THESE SPECIAL COVERAGES ARE AS FOLLOWS:

1) <u>1000 FEET EXTENSION</u>

A. COVERAGE – 1. Covered Property – a. Building is amended as follows:

(5)(b) Materials, equipment, supplies and temporary structures, on or within <u>1000</u> feet of the described premises, used for making additions, alterations or repairs to the building or structure.

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property is amended as follows:

b. Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within <u>1000</u> feet of the described premises…

A. COVERAGE – 1. Covered Property – c. Personal Property of Others is amended as follows:

c.(2) Located in or on the building described in the Declarations, in the open, (or in a vehicle) within <u>1000</u> feet of the described premises.

A. COVERAGE – 5. Coverage Extensions is amended as follows:

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within <u>1000</u> feet of the described premises.

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS is amended as follows:

3.d.(1) If the property is located on or within <u>1000</u> feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or

2) <u>RAIL EXTENSION</u>

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property - The following is added:

(8) Owned and leased railroad sidetrack at the premises described.

(9) Owned and leased rolling "stock" at the premises described, only if schedule describing each item and stating the applicable limit of insurance is submitted prior to effective date of coverage.

The covered causes of loss for this property are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section F, Definitions.

A. COVERAGE – 5. Coverage Extensions – a. Newly Acquired or Constructed Property - The following is added to (1):

(c) Newly acquired owned or leased rail cars.

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS – The following is added:

6. Coverage for owned and leased railroad sidetrack at the described premises is limited to physical loss or damage resulting directly from derailment of rolling "stock".

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3) PROPERTY IN THE OPEN

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property - The following is added:

For coverage to be in effect for your Business Personal Property in the Open, you must submit to us a schedule describing the property in the open, describing the premises and stating the applicable limit of insurance.

The covered causes of loss for property in the open are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section F, Definitions.

4) PROPERTY NOT COVERED

A. COVERAGE – 2. Property Not Covered - Subparagraph c. is deleted and replaced by the following:

c. Autos, vehicles and trailers;

A. COVERAGE - 2. Property Not Covered - Subparagraph l. is deleted and replaced by the following:

l. Retaining walls that are not part of the building. This paragraph does not apply to retaining walls or dikes for bulk tank overflow protection, provided you have included that value for this property in your limits. The covered causes of loss for walls or dikes built for bulk tank overflow protection are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section F, Definitions.

5) FIRE DEPARTMENT SERVICE/HAZARDOUS MATERIALS RESPONSE CHARGE

A. COVERAGE – 4. Additional Coverages – c. Fire Department Service Charge is deleted and replaced by the following:

c. When the fire department or hazardous materials response unit is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $5,000 for your liability for the fire department or hazardous materials service charges:

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

(2) Required by local ordinance.

No deductible applies to this Additional Coverage.

6) POLLUTANT CLEANUP AND REMOVAL

A. COVERAGE – 4. Additional Coverages – d. Pollutant Cleanup and Removal, the third paragraph, is amended as follows:

The most we will pay under this Additional Coverage is $100,000 in covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy. A Deductible, in the amount of $5,000, applies to all loss or damage in any one occurrence or claim for this Additional Coverage instead of the deductible shown in the Declarations. The expenses will be paid only if the loss is reported to us within 120 hours of the date on which the covered cause of loss occurs.

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7) ABOVE GROUND TANKS POLLUTANT CLEANUP AND REMOVAL COVERAGE EXTENSION

A. COVERAGE – 4. Additional Coverages - d. Pollutant Cleanup and Removal - The following is added:

We will also pay your expenses to extract "pollutants" from land or water at locations you do not own, rent, lease or occupy if the "pollutants" are from an above ground storage tank owned by you for storage of a liquid product. The discharge, dispersal, seepage, migration, release or escape of the "pollutants" must be caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if the loss is reported to us within 120 hours of the date on which the covered cause of loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". However, we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage is $100,000 in covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy. A Deductible, in the amount of $5,000, applies to all loss or damage in any one occurrence or claim for this Additional Coverage instead of the deductible shown in the Declarations

8) NEWLY ACQUIRED OR CONSTRUCTED PROPERTY

A. COVERAGE – 5. Coverage Extensions – a. Newly Acquired or Constructed Property – the last sentence(s) of Subparagraphs (1) & (2) are amended as follows:

(1) (applies to Building) … The most we will pay for loss or damage under this Extension is $1,000,000 at each building.

(2) (applies to Your Business Personal Property) … The most we will pay for loss or damage under this Extension is $500,000 at each building.

9) VALUABLE PAPERS

A. COVERAGE – 5. Coverage Extensions – Valuable Papers and Records – Cost of Research is amended as follows:

c. …The most we will pay under this Extension is $25,000 at each described premise, unless a higher limit is shown in the Declarations.

10) PROPERTY OFF PREMISES

A. COVERAGE – 5. Coverage Extensions – d. Property Off-Premises is amended as follows:

d. …The most we will pay for loss or damage under this Extension is $50,000.

11) OUTDOOR PROPERTY

A. COVERAGE – 5. Coverage Extensions – e. Outdoor Property is amended as follows:

The most we will pay for loss or damage under this Extension is $10,000, but not more than $1,000 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

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12) <u>ACCOUNTS RECEIVABLE</u>

A. COVERAGE – 5. Coverage Extensions - The following is added:

f. Accounts Receivable

You may extend the insurance that applies to Your Business Personal Property to apply to your records of balances owed you by customers while the records are located in or on the building described in the Declarations, or in the open (or in a vehicle) within 1000 feet of the described premises. We will pay the following when they result from loss or damage to these records:

(1) Sums owed you by customers, which you cannot collect;

(2) Interest charges you must pay on loans obtained to offset impaired collections;

(3) That part of your collection costs that exceeds your normal costs;

(4) Other costs you reasonably incur to restore your records.

The most we will pay in any one loss occurrence is $25,000.

13) <u>SIGNS</u>

C. LIMITS OF INSURANCE, second paragraph, is amended as follows:

The most we will pay for loss or damage to outdoor signs attached to buildings is <u>$10,000</u> per sign in any one occurrence.

14) <u>REPLACEMENT COST ENHANCEMENT</u>

G. OPTIONAL COVERAGES - 3. Replacement Cost, Subparagraph d. is deleted and replaced by the following:

d. For covered loss or damage exceeding $15,000, we will not pay on a replacement cost basis:

(1) Until the lost or damaged property is actually repaired or replaced; and

(2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

15) <u>STOCK DEFINITION</u>

H. DEFINITIONS - 2. Stock - The following is added:

2. … "Stock" also includes "stock" owned by others and held under a storage contract or specific agreement in trust.

16) <u>UTILITY STOCK VALUATION</u>

E. LOSS CONDITIONS – 7. Valuation – The following is added:

g. In the event of loss or damage, we will determine the value of covered utility "stocks" owned by you and owned by others, as follows:

(1) "Stock" you have not sold: at the market value of similar grades and kinds as of the time of loss;

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(a) At the place of loss, if it is a terminal market; or

(b) At an industry recognized commodity market, if the place of loss is not a terminal market.

Less unincurred expenses such as:

(c) Commissions

(d) Loading and unloading charges; and

(e) Freight, at the established tariff rates between the place of loss and the terminal market where you usually sell your "stock".

(f) If the loss or damage occurs while the terminal market or commodity market is closed, the market value will be the value established at closing of the terminal market or commodity market on the preceding market day before the loss.

(2) "Stock" you have sold but not delivered: at the selling price less discounts and expenses you otherwise would have had.

17) <u>CHANGE IN CONDITION OR GRADE</u>

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. B. EXCLUSIONS Subparagraph 2.d. (2) is deleted and replaced by:

(2) Rust, corrosion, fungus, decay, deterioration, spoilage, hidden or latent defect or any quality in property that causes it to damage or destroy itself, or change its condition or grade.

18) <u>TANK LEAKAGE COVERAGE</u>

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS – The following is added:

7. We will pay for the loss of liquids from above ground tanks caused by or resulting from the sudden breakage, failure or malfunction of the tank or its apparatus. We will not pay for loss of liquids from above ground tanks due to repeated leakage or seepage, or for any inventory shortage. The most we will pay is $25,000 for loss or damage of liquids occurring during each separate 12-month period of this policy.

19) <u>TERMINAL ACCESS CARD COVERAGE</u>

A. COVERAGE – 4. Additional Coverages – The following is added:

e. Terminal Access Card Coverage

We will pay for loss of Your Business Personal Property or Business Personal Property of Others in your care, custody, or control caused by use of a terminal access card that has been lost, stolen or obtained by kidnapping. A terminal access card is defined as an imprinted card, key or other locking device used by an authorized person which permits access for the purpose of activating a fuel pump which is otherwise locked. The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

This limit is in addition to the Limit of Insurance shown in the Declarations.

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20) GAS AND OIL CONTAMINATION COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

f. Gas and Oil Contamination Coverage

We will pay for contamination of your liquid petroleum products at the described premises caused by water as described in CAUSES OF LOSS – SPECIAL FORM CP 10 30, paragraph B.1.g. (1). The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

21) ERRONEOUS DELIVERY OF LIQUID PRODUCTS COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

g. Erroneous Delivery of Liquid Products Coverage

(1) We will pay for the loss of your liquid products or liquid products of others in your care, custody and control, which become unusable and/or are destroyed due to the erroneous introduction of a liquid product into another.

(2) The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

22) PROPERTY IN TRANSIT

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. E. ADDITIONAL COVERAGE EXTENSIONS is amended as follows:

1. Property in Transit. This extension applies only to your personal property to which this form applies or property of others transported by you (other than property in the care, custody or control of your salespersons).

a. Covered property must be in transit more than 1000 feet from the described premises.

c. The most we will pay for loss or damage under this Extension is $50,000.

23) BUILDING ORDINANCE COVERAGE EXTENSION

A. COVERAGE – 4. Additional Coverages - The following is added:

h. Building Ordinance Coverage Extension

(1) If a Covered Cause of Loss occurs to covered building property, we will pay:

(a) For Loss or damage caused by enforcement of any law that:

(i) Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;

(ii) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and

(iii) Is in force at the time of loss.

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(b) The increased cost to repair, rebuild or construct the property caused by enforcement of building, zoning or land use law. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use law.

(c) The cost to demolish and clear the site of undamaged parts of the property caused by enforcement of the building, zoning or land use law.

(2) We will not pay for increased construction costs under this endorsement:

(a) Until the property is actually repaired or replaced, at the same premises or elsewhere; and

(b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed 2 years.

(3) We will not pay under this endorsement for:

(a) The costs associated with the enforcement of any 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", unless the presence of the "pollutants" is due to Covered Cause of Loss.

(b) The increased costs associated with the enforcement of any ordinance or law regulating air or water quality or air, water or land pollution.

(4) We will not pay more:

(a) If the property is repaired or replaced on the same premises, than the amount you actually spend to:

(i) Demolish and clear the site; and

(ii) Repair, rebuild or construct the property but not for more than property of the same height, floor area and style of the same premises.

(b) If the property is not repaired or replaced on the same premises, than:

(i) The amount you actually spend to demolish and clear the site of the described premises; and

(ii) The cost to replace, on the same premises, property:

a) of comparable material and quality;

b) of the same height, floor area and style, and

c) used for the same purpose.

(5) The most we will pay in any one loss under this additional coverage is $100,000:

(6) The terms of this provision apply separately to each building to which this provision applies.

(7) Payments under this coverage will not increase the applicable Limit of Insurance as shown in the Declarations.

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24) DEPOSITORS FORGERY

A. COVERAGE – 4. Additional Coverages - The following is added:

i. Depositors Forgery

(1) We will pay for the loss you sustain because a written promise or order to pay money is forged or altered. (Examples of such promises or orders are checks, drafts, promissory notes and bills of exchange.)

We will pay for this loss whether the promise or order is:

(a) made by or drawn by you;

(b) drawn upon you; or

(c) made or drawn by an agent of yours

(2) We will also pay for loss to the bank in which you have a checking or savings account and which is included in your proof of loss and the respective interests of each may appear.

(3) The most we will pay under this extension for any one occurrence is $5,000. All loss caused by one or more person, and involving a single act or series of acts, is considered one occurrence.

This limit is in addition to the Limit of Insurance shown in the Declarations.

25) FIDELITY - LIMITED

A. COVERAGE – 4. Additional Coverages – The following is added:

j. Fidelity - Limited

(1) We will pay for direct loss of or damage to Business Personal Property, including money and securities, resulting from dishonest or fraudulent acts committed by any of your employees acting alone or in collusion with other persons (except you or your partner) while they work for you and for 30 days after they leave your employment, with manifest intent to:

(a) Cause you to sustain loss or damage; and also

(b) Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions, or other employee benefits earned in the normal course of employment) for:

(i) Any employee; or

(ii) Any other person or organization.

(2) We will not pay for loss or damage:

(a) Resulting from any dishonest or criminal act that you or any of your partners commit whether acting alone or in collusion with other persons.

(b) The only proof of which as to its existence or amount is an inventory computation or a profit and loss computation.

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(3) The most we will pay for loss or damage in any one occurrence is $25,000. All loss or damage caused by one or more persons, and involving a single act or series of acts, is considered one occurrence.

(4) We will pay only for loss or damage you sustain through acts committed or occurring during the policy period. Regardless of the number of years this policy or subsequent renewals remain in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

(5) Immediately upon discovery by you, or any of your partners, officers or directors not in collusion with the employee, that an employee has committed a dishonest or fraudulent act, we will not pay for any loss or damage due to further acts by the same employee.

We will pay only for covered loss or damage discovered no later than ninety (90) days from the end of the policy period.

This limit is in addition to the Limit of Insurance shown in the Declarations.

26) <u>MONEY, SECURITIES, CHECKS AND STAMPS</u>

A. COVERAGE - 4. Additional Coverages – The following is added:

k. Money, Securities, Checks and Stamps

(1) We cover money, securities, checks and stamps you use in your business as shown by your records. We cover them while they are contained in the building at a location we cover. We also cover them while they are being carried to or from a covered location. We cover such property against loss from a cause of loss we cover applying to Your Business Personal Property at the location.

(2) We do not cover any loss caused by or resulting from:

(a) forgery;

(b) alterations;

(c) the giving or surrendering of checks or money in exchange or purchase; or

(d) accounting or arithmetic errors or omissions.

Our limit of liability for this coverage is $5,000 in any one loss. This limit is in addition to the Limit of Insurance shown in the Declarations.

27) <u>MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY</u>

A. COVERAGE – 4. Additional Coverages – The following is added:

l. Money Orders and Counterfeit Paper Currency

We will pay for loss due to the acceptance in good faith, in exchange for merchandise, money or services, of any post office or express money order, issued or purported to have been issued by any post office or express company, if such money order is not paid upon presentation, or due to the acceptance in good faith in the regular course of business of counterfeit United States or Canadian paper currency.

Our limit of liability for this coverage is $5,000 in any one loss. This limit is in addition to the Limit of Insurance shown in the Declarations.

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28) <u>COMPUTER COVERAGE</u>

A. COVERAGE – 5. Coverage Extensions – The following is added:

g. Computer Coverage

We will cover your computer equipment, media, data and programs up to a total limit of $100,000 per location. We will cover direct physical loss or damage to computer equipment, media, data, and programs, which you own, lease or rent from others or for which you are legally responsible. We will pay the replacement cost of reproducing lost data or accidentally erased data, programs, documentation and source materials provided you actually replace or reproduce them.

CAUSES OF LOSS – SPECIAL FORM CP 1030 Exclusions (B.1.e), (B.2.a) and (B.2.d. (6)) shall not apply to this computer coverage.

29) <u>CONTRACT PENALTY CLAUSE COVERAGE</u>

A. COVERAGE – 4. Additional Coverages - The following is added:

m. Contract Penalty Clause Coverage

(1) We will pay the contractual penalties you are required to pay to your customers as a result of any clause in your contracts for failure to timely deliver your product according to the contract terms. The penalties must solely result from direct physical loss or damage by a covered cause of loss to covered property.

(2) The most we will pay for penalties for all contracts in any one occurrence is $25,000. We will not pay more than $50,000 under this coverage extension for the sum of all covered losses occurring during each separate 12-month period of this policy. This limit is in addition to the Limit of Insurance shown in the Declarations.

30) <u>EXTRA EXPENSE, EXPEDITING EXPENSE AND LOSS ADJUSTMENT EXPENSE</u>

A. COVERAGE - 5. Coverage Extensions – The following is added:

h. Extra Expense, Expediting Expense and Loss Adjustment Expense

(1) When a loss covered by this policy occurs, we will pay the Extra Expense you necessarily incur to continue or resume normal business operations. We will pay only that part of the total expense that exceeds the amount that ordinarily would have been incurred to conduct your business. We will not be liable for any longer period than is required to rebuild, repair or replace the damaged property. This period is not limited by the expiration date of the policy.

(2) We will also pay the reasonable cost you incur to expedite repairs to covered property. This includes payment of overtime wages and the extra cost of express or other rapid means of transportation.

(3) We will also pay the extra wages you pay your employees for preparing inventories and other loss data for completing your proof of loss. We do not cover any other expenses incurred in preparing or submitting claims.

(4) The Special Exclusions in Cause of Loss Special Form CP 10 30 that apply to the Business Income (And Extra Expense) Coverage Form CP 00 30 shall apply to this coverage.

(5) We will not pay more than $15,000 in any one occurrence. There is no deductible applied to this coverage.

WITHDRAWN

31) <u>DEDUCTIBLE ENHANCEMENT</u>

D. DEDUCTIBLE – The following is added:

Under the Commercial Property and Inland Marine Coverages provided in this policy, in the event that more than one Deductible is applicable to the same occurrence, only the largest Deductible will be applied.

32) <u>UNSCHEDULED REGULATOR STATIONS & ODORIZATION UNITS</u>

A. COVERAGE – 5. Coverage Extensions - The following is added:

i. Unscheduled Regulator Stations & Odorization Units

(1) We will pay for loss or damage to Unscheduled Regulator Stations & Odorization units caused by or resulting from a covered cause of loss.

(2) The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

This limit is in addition to the Limit of Insurance shown in the Declarations.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RURAL TELECOMMUNICATIONS PROVIDERS GOLD CHOICE PROPERTY COVERAGE ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM

The Coverage Enhancements described in this Enhancement Endorsement either modify or are in addition to the coverage granted under the following: Building And Personal Property Coverage Form, Business Income (And Extra Expense) Coverage Form and Causes Of Loss – Special Form; and the limits offered replace, add to and/or increase the limits provided by such forms, unless otherwise stated in this Enhancement Endorsement. The insurance provided by this Enhancement Endorsement is primary, as respects any other insurance provided by this company. If a loss covered under this Enhancement Endorsement also involves a loss under a more specific Coverage Form and/or endorsement that is made part of this policy then, unless otherwise specified in this Enhancement Endorsement, the aggregate maximum Limit of Insurance under all Coverage Forms or endorsements shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or endorsement. Under the Automatic Blanket Limit of Insurance, the Coverage Enhancements listed in the Schedule are included within this Coverage Enhancement Endorsement, unless the "Coverage Excluded" box is checked. The Automatic Blanket Limit is the most we will pay for any one or a combination of the listed Covered Causes of Loss. Under the Additional Coverage Enhancements Limits of Insurance, the Coverage Enhancements listed in the Schedule are included within this Coverage Enhancement Endorsement unless the "Coverage Excluded" box is checked. The separate Limit of Insurance for each Coverage Enhancement listed is the most we will pay for each Additional Coverage Enhancement. Other than with respect to the Coverage Enhancement for Increased Cost Of Construction and Undamaged Portion Of The Building under Ordinance Or Law, the most we will pay in any one Policy Period for all loss, damage and payments under both the Automatic Blanket Limit of Insurance and the Additional Coverage Enhancement Limits of Insurance combined is the Total Limit of Insurance shown in the Section I. Schedule of Insurance of this Enhancement Endorsement. The Coinsurance Additional Condition does not apply to these Coverage Enhancements. Unless otherwise noted, the Deductible(s) shown in the Commercial Property Coverage Declarations, and all terms, conditions, exclusions and limitations of the Building And Personal Property Coverage Form, Business Income (And Extra Expense) Coverage Form, Causes Of Loss – Special Form and any coverage amendment made a part of this policy, apply to this Coverage Enhancement Endorsement.

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SUMMARY OF RURAL TELECOMMUNICATIONS PROVIDERS GOLD CHOICE

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SECTION I. SCHEDULE OF INSURANCE

Total Limit of Insurance: $1,000,000

The Total Limit of Insurance may be used for one or a combination of the Coverage Enhancements scheduled below, subject to: (1) the Automatic Blanket Limit of Insurance selected by the insured, which applies to any Coverage Enhancement or combination of Coverage Enhancements listed (and not excluded) in the Automatic Blanket Coverage Enhancement schedule set forth below; and (2) the Additional Coverage Enhancement Limits of Insurance which apply to the specific Coverage Enhancements listed (and not excluded) in the Additional Coverage Enhancement schedule set forth below. Other than with respect to the Coverage Enhancement for Increased Cost Of Construction and Undamaged Portion Of The Building under Ordinance Or Law, the most we will pay under this Coverage Enhancement Endorsement for the combination of all loss, damage and payments is $1,000,000. This $1,000,000 Total Limit applies to the combination of all premises described in the Declarations. It includes all loss, damage and payments arising out of all Covered Causes of Loss under all Coverage Forms and all Covered Causes of Loss provided in all of the Coverage Enhancements listed in the Automatic Blanket Limit Schedule and the Additional Coverage Enhancement Schedule. This Total Limit includes the combination of the Automatic Blanket Limit (regardless of whether the $250,000 applies or you select an Automatic Blanket Limit of $500,000 or $1,000,000) and the Additional Coverage Enhancement Limits. The Total Limit of Insurance is the most we will pay under this Coverage Enhancement Endorsement for all loss, damage and payments in any one Policy Period. With respect to the Coverage Enhancement for Increased Cost Of Construction and Undamaged Portion Of The Building under Ordinance Or Law, the Limit of Insurance is included within the limit for the building set forth in the Declarations and is not included within the Total Limit of Insurance.

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Automatic Blanket Coverage Enhancements	Limit of Insurance	Coverage Excluded
The Following Coverage Enhancements Are Part Of An Automatic Blanket Limit Of $250,000, Unless One Of The Following Is Checked:		
☐ **$500,000**	☐ **$1,000,000**	
A. Accounts Receivable	Included	
B. Debris Removal Additional Expense	Included	
C. Fire Department Service Charge	Included	
D. Fire Protective Devices Recharge	Included	
E. Electronic Data Processing Coverage (Including Equipment, Electronic Data and Business Income)	Included	
F. Personal Effects And Property Of Others - Includes $25,000 Off-premises	Included	
G. Valuable Papers And Records	Included	
H. Property Off-premises	Included	
I. Outdoor Property - Includes Trees, Shrubs, Plants And Lawns – Up to $1,000 Per Item	Included	☐
J. Brands And Labels	Included	
K. Consequential Damage	Included	
L. Fine Arts	Included	☐
M. Professional Fees	Included	

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The Following Additional Coverage Enhancements Apply, Unless The 'Coverage Excluded' Box Is Checked:		
Additional Coverage Enhancements	**Limit of Insurance**	**Coverage Excluded**
A. Newly Acquired Or Constructed Building	$1,000,000/180	☐
B. Newly Acquired Business Personal Property	$500,000/180	☐
C. Green Coverage		
- Green Building Certification – Increased Cost Of Construction	$50,000	☐
- Green Personal Property – Increased Cost Of Replacement - Environmental And Efficiency Improvements	$25,000	☐
D. Ordinance Or Law		
- Undamaged Portion Of The Building	Subject to Building Limit	☐
- Combined Limit - Demolition Cost And Increased Cost Of Construction	$500,000 (with Increased Cost subject to Building (limit)	
E. Outdoor Signs - Attached And Detached	$10,000	☐
F. Utility Services – Direct Damage And Time Including Overhead Transmission Lines	$25,000	☐ ☐
G. Pole And Pole Mounted Equipment – Including Transmission Lines	$250,000	☐
H. Underground Cable, Fiber And Transmission Lines	$1,000,000	☐
I. Property Off-Premises - Telecommunications Equipment	$250,000	☐
J. Flood	$1,000,000	☐
K. Earthquake	$1,000,000	☐
L. Backup Of Sewers And Drains	$25,000	☐
M. Pollutant Clean-up And Removal	$50,000	☐
N. Spoilage – Breakdown Or Contamination And Power Outage	$50,000	☐
O. Dependent Properties – Income And Extra Expense	$25,000	☐
P. Extended Business Income	90 Days	☐
Q. Theft Of Communication Services	$10,000	
R. Employee Dishonesty	$50,000	☐
S. Forgery Or Alteration	$50,000	☐
T. Money And Securities		
- Inside The Premises	$50,000	☐
- Outside The Premises	$25,000	☐
U. Theft Of Phone Cards	$10,000	☐
V. Computer And Funds Transfer Fraud	$25,000	☐
W. Lost Key Consequential Loss, Including Master Keys	$25,000	☐
X. Rewards – Arson, Theft Or Vandalism	$10,000	☐

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Y.	Property In Transit	$100,000	☐
Z.	Leasehold Interest	$25,000	☐
AA.	Precious Metals	$5,000	☐
BB.	Installation	$50,000	☐

All the Coverage Enhancements and Limits of Insurance, as listed above, are included in this Enhancement Endorsement, unless the coverage is excluded by checking the applicable “Coverage Excluded” box above.

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SECTION II. COVERAGE ENHANCEMENTS

The Following Automatic Blanket Coverage Enhancements Apply at Each Described Premises Except As May Be Noted Below, Unless The 'Coverage Excluded' Box is Checked in the Section I Schedule.

A. Accounts Receivable

Under this Coverage Enhancement, you may extend the insurance that applies to Your Business Personal Property under the Building And Personal Property Coverage Form to apply to accounts receivable that cannot be collected because of direct physical loss of or damage to Covered Property caused by a Covered Cause of Loss. We will pay:

1. All amounts due from your customers that you are unable to collect;

2. Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;

3. Collection expenses in excess of your normal collection expenses that are made necessary by loss or damage; and

4. Other reasonable expenses you incur to re-establish your records of accounts receivable; that result from direct physical loss or damage by any Covered Cause of Loss to your accounts receivable records.

The most we will pay under this Coverage Enhancement is the Limit of Insurance indicated for Accounts Receivable in Section I. of this Enhancement Endorsement. Such amount is additional insurance. This Coverage Enhancement is subject to a $1,000 deductible.

B. Debris Removal Additional Expense

Under the Building And Personal Property Coverage Form, the additional Limit of Insurance applicable to each location in Subparagraph **A.4.a.(4)** of the Debris Removal Additional Coverage is deleted and replaced by the Limit of Insurance for Debris Removal Additional Expense indicated in Section I. of this Enhancement Endorsement.

C. Fire Department Service Charge

Under the Building And Personal Property Coverage Form, the $1,000 Limit of Insurance (for service at each premises described in the Declarations) in the lead-in to Subparagraph **A.4.c.** of the Fire Department Service Charge Additional Coverage is deleted and replaced by the Fire Department Service Charge Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

D. Fire Protective Devices Recharge

Under this Coverage Enhancement, you may extend the insurance that applies to Your Business Personal Property under the Building And Personal Property Coverage Form to apply to the recharge or refill of fire protective devices. This coverage applies to your fire protective devices that are permanently installed in buildings at the described premises. Coverage applies only when such devices have been discharged while being used to protect Covered Property from loss or damage caused by fire.

The most we will pay under this Enhancement is the Limit of Insurance indicated for Fire Protective Devices Recharge indicated in Section I. of this Enhancement Endorsement.

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E. Electronic Data Processing Coverage

1. Under the Building And Personal Property Coverage Form, the Additional Coverage for Electronic Data set forth in Subparagraph **A.4.f.** is extended to include coverage for electronic data processing equipment subject to the following:

a. Under this Coverage Enhancement, electronic data processing equipment means any computer equipment owned by you and similar equipment of others in your care, custody or control. Computer equipment leased to others is excluded, regardless of location.

b. We will pay, under this Additional Coverage, for direct physical loss of or damage to electronic data processing equipment at the premises described in the Declarations caused by any Covered Cause of Loss, except as otherwise excluded. This coverage includes laptops, electronic data processing equipment in transit and off-premises exposures.

This does not include equipment held for sale or distribution and in the course of manufacture.

c. This Coverage Enhancement does not apply to electronic data processing equipment that is covered under another Coverage Enhancement within this endorsement.

d. This Coverage Enhancement is subject to Subparagraph **A.4.f.(3)(d)** of the Building And Personal Property Coverage Form.

e. Coverage is subject to the Causes Of Loss - Special Form with the following exceptions:

(1) Exclusion **B.2.a.** is deleted. However, off-premises disturbances at least 100 feet from the described premises continue to be excluded.

(2) Exclusion **B.2.d.(7)(b)** is deleted.

f. Electronic data processing equipment is subject to the deductible applicable to other property, unless a higher deductible is provided in the Declarations.

g. We will determine the value of electronic data processing equipment at the cost to replace the damaged equipment.

2. The $2,500 Limit of Insurance in Subparagraph **A.5.d.(4)** of the Business Income (and Extra Expense) Coverage Form (applicable to Interruption of Computer Operations and the $2,500 Limit of Insurance in Subparagraph **A.4.f.(4)** of the Building and Personal Property Coverage Form (applicable to Electronic Data) are deleted and replaced with Paragraph 3. below.

3. The most we will pay for the combination of all loss or damage to electronic data processing equipment, electronic data (except as provided above) and Business Income (and Extra Expense) loss arising out of any such loss or damage is the Electronic Data Processing Coverage limit indicated in Section I. of this Enhancement Endorsement.

4. This Enhancement does not apply to:

a. Electronic data that is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system.

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Coverage for such electronic data will be considered part of the coverage on the building.

b. Your "stock" of prepackaged software is subject to the Limit of Insurance otherwise applicable to such personal property.

F. Personal Effects And Property Of Others

1. Under the Building And Personal Property Coverage Form, the $2,500 Limit of Insurance at each described premises in Subparagraph **A.5.b.** of the Personal Effects And Property Of Others Coverage Extension is deleted and replaced by the Personal Effects And Property Of Others Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

2. Coverage under this Enhancement is extended to apply to personal effects and property of others while away from the described premises. However, such coverage is subject to the Off-premises limit shown under Personal Effects And Property Of Others in Section I. of this Enhancement Endorsement.

G. Valuable Papers And Records (Other than Electronic Data)

1. Under the Building And Personal Property Coverage Form, the $2,500 Limit of Insurance in Subparagraph **A.5.c.(4)** of the Valuable Papers And Records (Other Than Electronic Data) Coverage Extension is deleted and replaced by the Limit of Insurance indicated for Valuable Papers And Records (Other Than Electronic Data) in Section I. of this Enhancement Endorsement.

2. Under this Coverage Enhancement, valuable papers and records means inscribed, printed or written documents, manuscripts and records, including abstracts, books, deeds, drawings, films, maps or mortgages. But, valuable papers and records does not mean "money" or "securities", electronic data or accounts receivable.

3. A $1,000 deductible applies to this Coverage Enhancement.

H. Property Off-premises - With Salespersons

Under the Building And Personal Property Coverage Form, coverage is extended to apply to Covered Property while it is away from the described premises in the care, custody or control of your salespersons, but not at a fair, trade show or exhibition.

1. Subparagraph **A.5.d.(1)** of the Property Off-premises Coverage Extension is amended to add the following:

(d) In the care, custody or control of your salesperson(s).

2. Subparagraph **A.5.d.(2)(b)** is deleted.

The most we will pay for loss or damage under this Enhancement at each described premises is the Limit of Insurance indicated for Property Off-Premises in the Section I. Schedule of this Enhancement Endorsement.

I. Outdoor Property

Under the Building And Personal Property Coverage Form, the $1,000/$250 Limit of Insurance at each described premises in Subparagraph **A.5.e.** of the Outdoor Property Coverage Extension is deleted and replaced by the Outdoor Property Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

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J. Brands And Labels

Under this Coverage Enhancement you may extend the insurance that applies to Your Business Personal Property under the Building And Personal Property Coverage Form to apply to Brands And Labels.

1. If branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, we may take all or any part of the property at an agreed or appraised value. If so, you may:

a. Stamp "salvage" on the merchandise or its containers, if the stamp will not physically damage the merchandise; or

b. Remove the brands or labels, if doing so will not physically damage the merchandise. You must re-label the merchandise or its containers to comply with the law.

2. We will pay reasonable costs you incur to perform the activity described in **1.a.** or **1.b.** above. But the total we pay for these costs and the value of the damaged property is the Limit of Insurance indicated for Brands And Labels in Section I. of this Enhancement Endorsement.

K. Consequential Damage

Under this Coverage Enhancement, we will pay for the reduction in value of the remaining parts of "stock" in process of manufacture, assembly or repackaging when the reduction is caused by direct physical loss or damage from a Covered Cause of Loss to other parts of "stock" in process of manufacture, assembly or repackaging at the described premises.

The most we will pay for loss or damage under this Additional Coverage at each described premises is the Limit of Insurance indicated for Consequential Damage in Section I. of this Enhancement Endorsement

L. Fine Arts

1. Under this Coverage Enhancement you may extend the insurance that applies to Your Business Personal Property under the Building And Personal Property Coverage Form to apply to loss or damage to “fine arts”. This Enhancement applies to direct physical loss or damage to “fine arts” caused by a Covered Cause of Loss including “fine arts” while:

a. Temporarily on display or exhibit away from the described premises; or

b. In transit between the described premises and a location where the “fine arts” will be temporarily on display or exhibit.

However, this Enhancement does not apply to loss or damage to contraband or property in the course of illegal transportation or trade.

2. We will determine the value of “fine arts” under this Enhancement, in the event of loss or damage, at its market value at the time of loss or damage.

3. This Coverage Enhancement is subject to a $1,000 deductible.

The most we will pay under this Coverage Enhancement is the Limit of Insurance indicated for Fine Arts in Section I. of this Enhancement Endorsement. Such amount is additional insurance and is excess over any other “fine arts” insurance policy or scheduled coverage.

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M. Professional Fees

1. The following Enhancement is added to the Building And Personal Property Coverage Form as Additional Coverage Professional Fees and applies at each described premises:

   a. Coverage for "professional fees" is provided at each described premises only if the Declarations show that Business Income coverage applies at that premises.

   b. In the event of loss or damage to Covered Property that results in a Business Income loss, we will pay your "professional fees".

   c. The Coinsurance Additional Condition does not apply to this Enhancement.

   The most we will pay under this Enhancement is the Limit of Insurance for Professional Fees indicated in Section I. of this Enhancement Endorsement.

2. The following is added to Section **H. Definitions** of the Building And Personal Property Coverage Form:

   "Professional fees" mean reasonable expenses you incur at our request to pay accountants, auditors, architects, engineers or other professionals to produce and certify your business expenses, profits or losses as a result of Business Income loss you sustain due to loss or damage to Covered Property from a Covered Cause of Loss to the premises described in the Schedule. "Professional fees" do not mean expenses associated with use of attorneys; public adjusters, loss appraisers, loss consultants or any of their subsidiaries or associated entities; or your employees.

The Following Additional Coverage Enhancements Apply at Each Described Premises Except As May Be Noted Below, Unless the 'Coverage Excluded' Box Is Checked:

A. Newly Acquired Or Constructed Property – Building

Under the Building And Personal Property Coverage Form, the Newly Acquired Or Constructed Property Coverage Extension for Buildings is amended as follows:

1. The $250,000 Limit of Insurance at each building in Subparagraph **A.5.a.(1)** is deleted and replaced by the Limit of Insurance indicated for Newly Acquired Or Constructed Building in Section I. of this Enhancement Endorsement.

2. The 30 days Period Of Coverage in Subparagraph **A.5.a.(3)(b)** is deleted and replaced by 180 days.

B. Newly Acquired Or Constructed Property – Your Business Personal Property

Under the Building And Personal Property Coverage Form, the Newly Acquired Or Constructed Property Coverage Extension for Your Business Personal Property is amended as follows:

1. The $100,000 Limit of Insurance at each building in Subparagraph **A.5.a.(2)** is deleted and replaced by the Limit of Insurance indicated for Newly Acquired Business Personal Property in Section I. of this Enhancement Endorsement.

2. The 30 days Period Of Coverage in Subparagraph **A.5.(3)(b)** is deleted and replaced by 180 days.

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C. Green Building Increased Cost Of Construction; And Green Property Increased Cost Of Replacement – Environmental And Efficiency Improvements

1. If Covered Property, under the Causes Of Loss – Special Form or the Building And Personal Property Coverage Form, requires repair or replacement due to a Covered Cause of Loss, we will pay for Green Building Certification, according to Leadership in Energy and Environmental Design (LEED®) standards, and "green" changes up to the Limit of Insurance indicated in Section I. of this Enhancement Endorsement for:

a. The lesser of the reasonable and necessary additional cost incurred by the Insured to repair or replace physically damaged Covered Property with other property of comparable material and quality, which qualifies as "green". Comparable material and quality includes similar size and capacity.

b. The additional reasonable and necessary fees incurred by the Insured for an accredited professional certified by a "green authority" to participate in the repair or replacement of physically damaged Covered Property as "green".

c. The additional reasonable and necessary cost incurred by the Insured for certification or recertification of the repaired or replaced Covered Property as "green" by LEED Accredited Professionals (LEED APs).

d. The additional reasonable and necessary cost incurred by the Insured for "green" in the removal, disposal or recycling of damaged Covered Property.

e. The Business Income loss (if covered within the Policy to which this Enhancement Endorsement is attached) during the additional time required for repair or replacement of Covered Property, consistent with "green", in the coverage above.

2. We will not pay the Green Building Certification - Increased Cost of Construction and/ or the Green Personal Property - Increased Cost Of Replacement - Environmental And Efficiency Improvements under this Enhancement Endorsement until the Property is actually repaired or replaced.

3. Green Personal Property – Increased Cost Of Replacement - Environmental And Efficiency Improvements does not cover any of the following:

a. "Stock"; raw materials; finished goods; production machinery; merchandise; electronic data processing equipment not used in the functional support of the real property; process water; molds and dies; property in the open; property of others for which the Insured is legally liable; or personal property of others.

b. Any loss adjusted on any valuation basis other than a repair or replacement cost basis, as per the Valuation provision of the Building And Personal Property Coverage Form.

c. Any loss covered under any other section of the Building And Personal Property Coverage Form.

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D. Ordinance Or Law

1. Increased Cost Of Construction

Under this Coverage Enhancement, the $10,000 and 5% alternative Limits in both places in Subparagraph **A.4.e.(6)** applicable to each described building are deleted and replaced by the the Combined Limit of Insurance indicated for (Demolition Cost and) Increased Cost of Construction under the Ordinance or Law Enhancement indicated in the Section I. Schedule of Insurance of this Enhancement Endorsement. However, the second paragraph of Subparagraph **A.4.e.(6)** is deleted. Coverage provided under this Coverage Enhancement is included within and not in addition to the Limit of Insurance set forth in the Declarations for the building.

2. You may also extend the insurance that applies to buildings described in the Declarations for which the Replacement Cost Optional Coverage applies to include the Ordinance Or Law coverages set forth below in Paragraphs **D.3.** and **D.4.**, provided the ordinance or law:

a. Regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premise;
b. Is in force at the time of loss; and
c. The building sustains direct physical damage that is covered under the policy and as a result of such damage you are required to comply with the ordinance or law.

3. Coverage For Loss To The Undamaged Portion Of The Building

With respect to the building that has sustained covered direct physical damage, we will pay under this coverage for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged parts of the same building.

This coverage is included within the Limit of Insurance shown in the Declarations as applicable to the covered building. This coverage does not increase the Limit of Insurance.

When there is a loss in value of an undamaged portion of a building to which this Coverage Enhancement applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:

a. If the property is being repaired or replaced on the same or another premises, we will not pay more than the lesser of:

(1) The amount you would actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or

(2) The Limit of Insurance shown in the Declarations as applicable to the covered building.

b. If the property is not repaired or replaced, we will not pay more than the lesser of:

(1) The actual cash value of the building at the time of loss; or

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(2) The Limit of Insurance shown in the Declarations (or schedule of insured locations) as applicable to the covered building.

4. Demolition Cost Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of a requirement to comply with an ordinance or law that requires demolition of such undamaged property.

Subject to the Combined Limit For Demolition Cost And Increased Cost Of Construction, we will not pay more than the lesser of the following:

a. The amount you actually spend to demolish and clear the site of the described premises; or

b. The Limit of Insurance indicated for Demolition Cost Coverage under the Ordinance or Law Enhancement indicated in the Section I. Schedule of Insurance of this Enhancement Endorsement.

5. We will not pay under the Demolition Cost Coverage or Coverage For Loss To The Undamaged Portion Of The Building for loss or damage arising out of:

a. Enforcement of or compliance with any ordinance or law which requires the 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. The costs associated with the enforcement of or compliance with any 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.

6. The most we will pay, for the total of all covered losses for Demolition Cost Coverage and Increased Cost Of Construction, is the Combined Limit For Demolition Cost And Increased Cost of Construction, indicated in Section I. of this Enhancement Endorsement.

7. The terms of this Coverage Enhancement apply separately to each building to which this Enhancement applies.

8. Under this Coverage Enhancement, we will not pay for loss due to any ordinance or law that:

a. You were required to comply with before the loss, even if the building was undamaged; and

b. You failed to comply with.

9. The coverage provided under this Coverage Enhancement does not increase the “Period of Restoration” or otherwise increase or enlarge your coverage under the Business Income (And Extra Expense) Coverage Form, or any other Coverage Forms issued by us.

E. Outdoor Signs

Under Section **C.** Limits Of Insurance of the Building And Personal Property Coverage Form, the $2,500 per occurrence Limit of Insurance for outdoor signs is deleted and replaced by the Limit of Insurance for Outdoor Signs indicated in Section I. of this Enhancement Endorsement.

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F. Utility Services – Direct Damage And Time Element

1. Coverage

Under this Coverage Enhancement we will pay for:

a. Loss of or damage to Covered Property, other than "perishable stock" defined in the Spoilage Coverage Enhancement below, at the premises described in the Declarations caused by an interruption in utility services, described in Paragraph **3.** below, to the described premises; and

b. Your Business Income loss and/or Extra Expense, as provided and limited in the applicable Coverage Form, resulting from your "suspension" of "operations" at the described premises caused by an interruption in utility services to that premise.

Under both **a.** and **b** above, the interruption in utility services must result from direct physical loss or damage by a Covered Cause of Loss to the property described in Paragraph **3.** below.

The Business Income and Extra Expense coverage provided under this Enhancement Endorsement only applies at a covered premises described in the Commercial Property Coverage Part Supplemental Declarations for which a Business Income (and Extra Expense) Limit is shown.

2. Exception

Coverage under this Coverage Enhancement for loss or damage to Covered Property does not apply to electronic data, including destruction or corruption of electronic data, nor does it apply to Business Income loss or Extra Expense related to interruption in utility service which causes loss or damage to electronic data, including destruction or corruption of electronic data. The term electronic data has the meaning set forth in the Coverage Form to which this Enhancement Endorsement applies.

3. Utility Services

a. Water Supply Property, meaning the following types of property supplying water to the described premises:

(1) Pumping stations; and

(2) Water mains.

b. Wastewater Removal Property, meaning a utility system for removing wastewater and sewage from the described premises, other than a system designed primarily for draining storm water. The utility property includes sewer mains, pumping stations and similar equipment for moving the effluent to a holding, treatment or disposal facility, and includes such facilities. Coverage under this provision does not apply to interruption in service caused by or resulting from a discharge of water or sewage due to heavy rainfall or flooding.

c. Communication Supply Property, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:

(1) Communication transmission lines, including optic fiber transmission lines;

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(2) Coaxial cables; and

(3) Microwave radio relays except satellites.

d. Power Supply Property, meaning the following types of property supplying electricity, steam or gas to the described premises:

(1) Utility generating plants;

(2) Switching stations;

(3) Substations;

(4) Transformers; and

(5) Transmission lines.

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

Overhead transmission lines are covered unless specifically excluded in Section I. of this Enhancement Endorsement for Utility Services – Overhead Transmission Lines.

4. For the purpose of this Coverage Enhancement, Utility Services exclusion **B.1.e.** of the Causes Of Loss – Special Form does not apply. (If your policy follows the 04 02 edition of the Causes Of Loss – Special Form then, exclusion **B.4.a.(1)** does not apply under this Enhancement).

5. The most we will pay for loss or damage under this Coverage Enhancement for the combination of coverage **a.** and **b.** set forth in Paragraph **1.** above is the Limit of Insurance indicated for Utility Services – Direct Damage And Time Element listed in Section I. of this Enhancement Endorsement for the actual loss of Business Income and/or Extra Expense you sustain during the "period of restoration" and/or loss or damage to Covered Property for any one occurrence.

This limited coverage for utility services does not constitute a Covered Cause of Loss under the Business Income (And Extra Expense) Coverage Form, or any other Coverage Forms issued by us, other than as provided in this endorsement; and Utility Services exclusion **B.1.e** in the Causes Of Loss – Special Form continues to apply to all such Coverage Forms.

G. Pole and Pole Mounted Equipment, Including Transmission Lines

1. Under this Enhancement, Covered Property under the Building And Personal Property Coverage Form is extended to apply to direct physical loss or damage to telephone poles and pole mounted telecommunications lines and their supporting structures; overhead transmission lines; subscriber drop lines (which are lines in a connection that includes the dedicated line from the pole to the subscriber's premises); devices; traps; and shields caused by or resulting from any Covered Cause of Loss.

2. The most we will pay under this Enhancement on an annual aggregate basis is the Limit of Insurance indicated in Section I. of this Enhancement Endorsement, subject to a $25,000 deductible amount.

3. The Coinsurance Additional Condition does not apply to this Enhancement.

4. This Enhancement does not apply to masts or towers.

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5. This Enhancement does not apply to the Business Income (And Extra Expense) Coverage Form.

Telecommunications lines include but are not limited to lines related to internet access or access to any fiber optic and electronic, cellular or satellite network, including circuits, trunks, cables and other links that are used to transmit messages from one location to another.

H. Underground Cable, Fiber-Optic And Transmission Lines

We will pay for direct physical loss or damage to your Covered Property that is located off-premises and is mounted on a pedestal and your installed cable plant, which is underground, but not underwater. This coverage includes underground coaxial cables, underground fiber-optic communication transmission lines and other underground communication transmission lines.

The most we will pay for the sum of all loss or damage under this Enhancement for one or more occurrences during the Policy Period is the Limit of Insurance indicated in the Section I. Schedule of this Endorsement, subject to the Property deductible shown in the Declarations.

I. Property Off-Premises – Telecommunications Equipment

Under the this Enhancement, the Coverage Extensions that apply to Your Business Personal Property are extended to include coverage for direct physical loss or damage to your off-premises telecommunications switching and routing equipment caused by or resulting from a Covered Cause of Loss

The most we will pay in any one occurrence for the total of all loss or damage under this Enhancement is the Limit of Insurance indicated in Section I. of the Enhancement Endorsement. This limit will apply per occurrence, regardless of the types or number of items lost or damaged in that occurrence.

This enhancement does not apply to loss to off-premises equipment that is buried underground or underwater.

This Enhancement does not apply to loss covered by the Property Off-Premises Coverage Extension or the Property In Transit Additional Coverage Extension, or any other provision of the Building And Personal Property Coverage Form.

J. Flood

1. Under the Causes Of Loss – Special Form, the following additional causes of loss are added to the Covered Causes of Loss:

   Flood, meaning a general and temporary condition of partial or complete inundation or normally dry land areas due to:

   a. The overflow of land or tidal waters;

   b. The unusual or rapid accumulation or runoff of surface waters from any source; or

   c. Mudslide or mudflows which are caused by flooding, as defined on **J.1.** above. For the purpose of this Covered Cause of Loss, a mudslide or mudflow involves a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.

   All flooding in a continuous or protracted event will constitute a single flood.

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2. Under this Enhancement, no coverage is provided for building or personal property located:

   a. Within 30 miles of any coast of the United States, including but not limited to the Atlantic Ocean, Pacific Ocean, the Gulf of Mexico, the Gulf of Alaska or the Bering Sea, including inlets, inland bays, estuaries and tidal basins of these bodies of water; and

   b. Within the 100 year flood plain, as established by FEMA; and

   c. In defined FEMA Flood Zones A, AE, A1-A30, AH, AO, AR (or any combinations with other zones), A99, V, VE, V1-V30, B, D and X (shaded); properties within 1,000 feet of Zone A or V; and any properties within 500 feet of Zones B, D or X (shaded).

3. This coverage is subject to the exclusions and limitation(s) of the Causes Of Loss – Special Form as follows:

   a. To the extent that a part of the Water Exclusion might conflict with coverage provided under this Enhancement, that part of the Water Exclusion does not apply.

   b. To the extent that a tsunami causes the overflow of tidal waters, the exclusion of earthquake, in the Earth Movement Exclusion, does not apply.

4. The Ordinance Or Law Exclusion does not apply under this Enhancement.

5. The following exclusions and limitations are added and apply to coverage under this Enhancement:

   a. We will not pay for any loss or damage caused by or resulting from any Flood that begins before or within 72 hours after the inception date of coverage under this Enhancement. However, this limitation does not apply to a particular location if Flood coverage was in effect for that location for at least 72 hours immediately prior to the inception date of coverage under this Enhancement, under a policy issued by us or by another insurer, and this policy replaces the previous policy without a lapse in coverage. If you request and we provide an increase in the stated Limit of Insurance for Flood during the term of this policy, with the exception of an increase at the time of renewal of the policy, the increase will apply outside of this Enhancement Endorsement and will not apply to loss or damage from any Flood that begins before or within 72 hours after your request was made.

      If the Flood is due to the overflow of inland or tidal waters, then the Flood is considered to begin when the water first overflows its banks**.**

   b. We will not pay for loss or damage caused by or resulting from destabilization of land arising from the accumulation of water in subsurface land areas.

   c. Under the Building And Personal Property Coverage Form, as set forth under Property Not Covered, land is not Covered Property, nor is the cost of excavations, grading, backfilling or filling. Therefore, coverage under this Enhancement does not include the cost of restoring or remediating land due to the collapse or sinking of land caused by or resulting from Flood.

      However, coverage under this Enhancement includes damage to the covered portions of the building and to covered personal property, caused by collapse or sinking of land along the shore of a body of water as the result of erosion or undermining caused by waves or currents of water which exceed the cyclical levels and cause Flood.

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d. We do not cover loss or damage by Flood to personal property in the open except to the extent that such coverage, if any, is specified in the Flood Coverage Schedule or in the Declarations.

e. Property Not Covered, in the Coverage Form to which this Enhancement applies, is amended and supplemented as follows with respect to Flood Coverage:

(1) Property Not Covered includes any building or other property that is not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act, 16 U.S.C. 3501 *et seq.* and the Coastal Barrier Improvement Act of 1990, Pub. L. 101-591, 16 U.S.C. 3501 *et seq.*

(2) Property Not Covered includes boat houses and open structures, and any property in or on the foregoing, if the structure is located on or over a body of water.

(3) If bulkheads, pilings, piers, wharves, docks, or retaining walls that are not part of building, have been removed from Property Not Covered and added as Covered Property by separate endorsement, this Flood Coverage Enhancement does not apply to such property.

(4) The following are removed from Property Not Covered and are therefore Covered Property:

(a) Foundations below the lowest basement floor or the subsurface of the ground; and

(b) Underground pipes, flues and drains.

f. We will not pay for loss or damage caused by discharge of water or waterborne material from a sewer, drain or sump unless such discharge results from Flood and occurs within 72 hours after the Flood recedes.

6. This coverage impacts the Additional Coverages and Coverage Extensions as follows:

a. With respect to Flood Coverage, the Debris Removal Additional Coverage (and any additional limit for Debris Removal under the Limit of Insurance clause in the basic Property Form or this Enhancement Endorsement) is not applicable and is replaced by the following:

Debris Removal

(1) We will pay your expense to remove debris of Covered Property and other debris that is on the described premises, when such debris is caused by or results from Flood. However, we will not pay to remove deposits of mud or earth from the grounds of the described premises.

(2) We will also pay the expense to remove debris of Covered Property that has floated or been hurled off the described premises by Flood.

(3) This coverage for Debris Removal, as set forth in **6.a.(1) and 6.a. (2)** above, does not increase the applicable Limit of Insurance for Flood. Therefore, the most we will pay for the total of debris removal and loss or damage to Covered Property is the Limit of Insurance for Flood that applies to the Covered Property at the affected described premises covered under this Enhancement.

b. With respect to Flood Coverage, the Coverage Extension for Newly Acquired or Constructed Property is amended by adding the following:

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With respect to Flood Coverage, this Coverage Extension does not apply to any building or structure that is not fully enclosed by walls and roof.

With respect to a building or structure covered under this Coverage Extension, the amounts of coverage stated in the Coverage Extension do not apply to Flood Coverage. Instead, the most we will pay for all loss or damage to property covered under the Newly Acquired Coverage Extension is 10% of the total of all Limits of Insurance for Flood Coverage as provided under this Enhancement. Such coverage does not increase the Limit of Insurance for Flood.

c. With respect to any applicable Additional Coverages and Coverage Extensions in the Coverage Form to which this Flood Enhancement applies, other than those addressed in **6.a.** and **6.b.** above, amounts payable under such other provisions, as set forth therein, do not increase the Limit of Insurance for Flood.

7. Under this Enhancement for Flood, the Coinsurance Condition does not apply.

8. The limit applicable to Flood is the Limit of Insurance shown in Section I. of this Enhancement Endorsement. The Limit of Insurance for Flood is the most we will pay in a single occurrence of Flood for loss or damage caused by the Flood. If there is more than one Flood in a 12-month period (starting with the beginning of the present annual Policy Period), the most we will pay for the total of all loss or damage sustained during that period of time and caused by Flood is the amount that is identified as the Annual Aggregate for Flood as shown in the Section I. Schedule of this Endorsement. If the Limit of Insurance and the Annual Aggregate amount are the same then the Limit of Insurance is the most we will pay for the total of all loss or damage that is caused by flood in a 12-month period (starting with the beginning of the present annual Policy Period), even if there is more than one occurrence of Flood during that period of time. Thus, if the first Flood does not exhaust the applicable Limit of Insurance, then the balance of that Limit is available for a subsequent Flood(s). If a single occurrence of Flood begins during one annual Policy Period and ends during the following annual Policy Period, any Limit of Insurance or Annual Aggregate applicable to the following annual Policy Period will not apply to that Flood.

In the event of covered ensuing loss, for example, loss caused by Fire, Explosion and/or Sprinkler Leakage which results from the Flood, the most we will pay, for the total of all loss or damage caused by flood, fire, explosion and sprinkler leakage, is the Limit of Insurance applicable to Fire. We will not pay the sum of the Fire and Flood Limits.

9. The Deductible for coverage provided under this Enhancement is $25,000. We will not pay that part of the loss that is attributable to any Deductible(s) in the National Flood Insurance Program (NFIP) policy.

If Flood results in another Covered Cause of Loss and if both Covered Causes of Loss cause loss or damage, then only the higher deductible applies (e.g., the Flood deductible or the Fire deductible).

10. The Other Insurance Commercial Property Condition is replaced by the following with respect to the coverage provided under this Enhancement:

a. If the loss is also covered under a National Flood Insurance Program (NFIP) policy, or if the property is eligible to be written under an NFIP policy but there is no such Policy in effect, then we will pay only for the amount of loss in excess of the maximum limit that can be insured under that policy. This

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provision applies whether or not the maximum NFIP limit was obtained or maintained, and whether or not you can collect on the NFIP policy. We will not, under any circumstances, pay more than the applicable Limit of Insurance for Flood as stated in the Section I. Schedule of this Enhancement Endorsement. However, this does not apply under the following circumstances:

(1) At the time of loss, the property is eligible to be written under an NFIP policy but such policy is not in effect due solely to ineligibility of the property at the time this Flood Coverage Enhancement was written; or

(2) An NFIP policy is not in effect because we have agreed to write this Flood Coverage Enhancement without underlying NFIP coverage. There is such an agreement only if the Flood Coverage Schedule or the Declarations indicate that the Underlying Insurance Waiver applies.

b. If there is other insurance covering the loss, other than that described in **10.a.** above, we will pay our share of the loss. Our share is the proportion that the applicable Limit of Insurance under this Enhancement bears to the total of the applicable Limits of Insurance under all other such insurance. But we will not pay more than the applicable Limit of Insurance stated in the Section I. Schedule of this Enhancement Endorsement.

K. Earthquake And Volcanic Eruption

1. Under the Causes Of Loss – Special Form, the following additional causes of loss are added to the Covered Causes of Loss:

a. Earthquake, including tremors and aftershocks and any earth sinking, rising or shifting related to such event.

b. Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

2. The most we will pay at any one location for Earthquake – Volcanic Eruption for Covered Property or Coverage under which loss or damage is sustained is the limit indicated in Section I. of this Enhancement Endorsement. The most we will pay on an annual aggregate basis, for the total of all loss or damage that is caused by Earthquake or Volcanic Eruption in a 12-month period (starting with the beginning of the present annual Policy Period), even if there is more than one Earthquake or Volcanic Eruption during that period of time, is the limit indicated in Section I. of this Enhancement Endorsement.

Amounts payable under an Additional Coverage or Coverage Extension in the applicable Coverage Form, do not increase the Limit of Insurance for Earthquake – Volcanic Eruption.

We will not pay more than we would pay in the absence of such Blanket Limit. Therefore, the maximum amount payable for any such item of property or coverage is the Limit of Insurance shown in Section I. of this Enhancement Endorsement or stated value (as shown in a Statement of Values on file with us) specific to that item of property or coverage for Covered Causes of Loss other than Earthquake – Volcanic Eruption.

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3. If earthquake results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion. But the most we will pay, for the total of all loss or damage caused by the Earthquake, Volcanic Eruption and other Covered Cause of Loss, is the Limit of Insurance applicable to such other Covered Cause of Loss. We will not pay the sum of the two Limits.

4. The Coinsurance Condition in this Policy, if any, does not apply to the coverage provided under this Enhancement. In addition, with respect to coverage provided under this Earthquake Enhancement, the coinsurance requirement applicable to Coverage Extensions in the Building and Property Coverage Form is eliminated.

5. The Exclusions and Limitation(s) sections of the Causes Of Loss Form apply to coverage provided under this Enhancement, except as provided in **5.a.** and **5.b.** below.

   a. To the extent that the Earth Movement Exclusion might conflict with coverage provided under this Enhancement, the Earth Movement Exclusion does not apply.

   b. The exclusion of collapse, in the Causes Of Loss – Special Form does not apply to collapse caused by Earthquake or Volcanic Eruption.

6. The Additional Coverage – Collapse, in the Causes Of Loss – Special Form does not apply to the coverage provided under this Enhancement. This Enhancement includes coverage for collapse caused by Earthquake or Volcanic Eruption.

7. We will not pay for loss or damage caused directly or indirectly by tidal wave or tsunami, even if attributable to an Earthquake or Volcanic Eruption.

8. We will not pay for loss or damage caused by or resulting from any Earthquake or Volcanic Eruption that begins before the inception of this insurance.

9. The Ordinance Or Law Exclusion in this Caused Of Loss – Special Form does not apply. This Enhancement Endorsement includes coverage for Ordinance Or Law coverage.

10. We will not pay for loss of or damage to exterior masonry veneer (except stucco) on wood frame walls caused by or resulting from Earthquake or Volcanic Eruption. The value of such veneer will not be included in the value of Covered Property or the amount of loss when applying the Property Damage Deductible applicable to this Enhancement.

    This limitation does not apply if:

    a. The Declarations indicate that the “Including Masonry Veneer” option applies; or

    b. Less than 10% of the total outside wall area is faced with masonry veneer (excluding stucco).

11. As set forth under Property Not Covered in the Causes Of Loss – Special Form, land is not Covered Property, nor is the cost of excavations, grading, backfilling or filling. Therefore, coverage under this Enhancement does not include the cost of restoring or remediating land.

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12. The Deductible applicable to each Earthquake and Volcanic Eruption is $25,000 for building, personal property at each building and personal property in the open that has sustained loss or damage.

a. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance.

b. When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations for any described premises.

c. If there is loss or damage caused by Earthquake or Volcanic Eruption, and loss or damage caused by a Cause of Loss (e.g., fire) that is covered by means of an exception to the Earth Movement Exclusion, then the deductible applicable to Earthquake will apply.

d. These deductible provisions under this Enhancement do not apply to the Business Income (And Extra Expense) Coverage Form; Business Income (Without Extra Expense) Coverage Form; or Extra Expense Coverage Form.

13. Business Income And Extra Expense Period Of Restoration

This section is applicable only to the Coverage Forms specified below:

a. Business Income (And Extra Expense) Coverage Form;

b. Business Income (Without Extra Expense) Coverage Form;

c. Extra Expense Coverage Form.

The "period of restoration" definition stated in the Coverage Form, or in any endorsement amending the beginning of the "period of restoration", applies to each Earthquake or Volcanic Eruption. A single Earthquake or Volcanic Eruption is defined in Paragraph **K.1.** of this Enhancement.

L. Back Up Of Sewers And Drains

Under this Coverage Enhancement, you may extend the insurance that applies under the Causes Of Loss – Special Form to pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by water or waterborne material that backs up or overflows or is otherwise discharged from sewers or drains. For purposes of this Enhancement only, Subparagraph **B.1.g.(3)** of the Causes Of Loss – Special Form is deleted in its entirety.

The most we will pay for loss or damage under this Enhancement is the Limit of Insurance indicated for Back Up Of Sewers And Drains in Section I. of this Enhancement Endorsement.

This limited coverage for water that backs up or overflows or is otherwise discharged from sewers or drains does not constitute a Covered Cause of Loss under the Business Income (And Extra Expense) Coverage Form, or any other coverage forms issued by us, and exclusion **B.1.g.** Water in the Causes Of Loss – Special Form continues to apply to all such Coverage Forms.

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M. Pollutant Clean-up And Removal

Under the Building And Personal Property Coverage Form, the $10,000 Limit of Insurance in Subparagraph **A.4.d.** of the Pollutant Clean-up And Removal Additional Coverage is deleted and replaced by the Pollutant Clean-up And Removal Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

N. Spoilage – Includes Breakdown Or Contamination And Power Outage

1. Under the Building And Personal Property Coverage Form, coverage is extended as follows to apply to loss or damage to your "perishable stock" caused by or resulting from the "Breakdown Or Contamination" or "Power Outage" causes of loss described below.

a. For purposes of this Coverage Enhancement, paragraph **A.1.b.(3)** of Covered Property is amended to include "perishable stock" at the described premises owned by you or by others that is in your care, custody or control.

b. Property located on buildings or in the open or in vehicles is considered to be Property Not Covered.

c. With respect to the coverage provided under this Coverage Enhancement, Paragraph **F.** Additional Conditions is replaced by the following:

F. Additional Condition

The following condition applies in addition to the Common Policy Conditions and the Commercial Property Conditions:

Refrigeration Maintenance Agreements

With respect to the "Breakdown Or Contamination" cause of loss, the following condition applies:

You must maintain a refrigeration maintenance or service agreement. If you voluntarily terminate this agreement and do not notify us, the insurance provided by this endorsement will be automatically suspended at the involved location.

d. The following is added to Section **H.** Definitions:

Definitions

"Perishable stock" means personal property:

a. Maintained under controlled conditions for its preservation; and

b. Susceptible to loss or damage if the controlled conditions change.

e. As used in this Coverage Enhancement:

(1) "Breakdown or contamination" means:

(a) Change in temperature or humidity resulting from mechanical breakdown or mechanical 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" means change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.

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2. Under the Causes Of Loss - Special Form, the following applies:

   a. Section **F**. Additional Coverage Extensions is extended to apply the "Breakdown Or Contamination" and "Power Outage causes of loss to loss or damage to "perishable stock" covered under this Spoilage Coverage Enhancement.

   b. The following is added to Section **B.** Exclusions:

      We will not pay for loss or damage to "perishable stock" caused by or resulting from:

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

      (2) 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.

      (3) The inability of an Electrical Utility Company or other power source to provide sufficient power due to:

         (a) Lack of fuel; or

         (b) Governmental order.

      (4) The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.

      (5) Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.

3. The most we will pay for all direct physical loss or damage to "perishable stock" is the Spoilage – Including Breakdown Or Contamination And Power Outage Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

   However, if you have other insurance covering the Spoilage loss that we cover under this Enhancement Endorsement, we will pay only for the amount of covered loss in excess of the amount due from that other insurance, whether you can collect it or not. But, we will not pay more than the applicable Spoilage – Including Breakdown Or Contamination And Power Outage Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

   This Coverage Enhancement does not increase the Limit of Insurance.

4. The coverage provided under this Spoilage Coverage Enhancement does not increase the actual loss of Business Income (And Extra Expense) you sustain during the "period of restoration" under the Utility Services Coverage Enhancement.

O. Dependent Properties

The following Enhancement is added as Additional Coverage under the Business Income (And Extra Expense) Coverage Form:

1. We will pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur 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 at the premises of a "dependent property" caused by or resulting from a Covered Cause of Loss. However, coverage under this Enhancement does not apply when the only loss to "dependent property" is loss or damage to electronic data, including destruction or corruption of electronic

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data. If the "dependent property" sustains loss or damage to electronic data and other property, coverage under this endorsement will not continue once the other property is repaired, rebuilt or replaced. The term electronic data has the meaning set forth in the Coverage Form to which this Coverage Enhancement applies. The definitions of “dependent property” and “period of restoration” are set forth in Section V. Additional Definitions of this Enhancement Endorsement

2. The provisions of the Business Income Coverage Form respecting direct physical loss or damage at the described premises will apply separately to each premises of “dependent property”. The Limit of Insurance shown in the Section I. Schedule of this Enhancement Endorsement for “dependent property” is separate from any Business Income Limit of Insurance in this policy applicable when direct physical loss or damage occurs at your premises.

3. The most we will pay for all such loss arising out of loss or damage at the premises of all “dependent properties” combined is the Limit of Insurance indicated in Section I. of this Enhancement Endorsement for Dependent Properties.

4. With respect to "dependent property", the following replaces Subparagraph **C.3.c.(1)** under the Resumption Of Operations Provision of the Loss Determination Loss Condition of the Business Income (And Extra Expense) Coverage Form:

(1) Business Income loss, other than Extra Expense, to the extent you can resume "operations", in whole or in part, by using any other available:

(a) Source of materials; or

(b) Outlet for your products.

This limited coverage for dependent properties provided under this Enhancement Endorsement only applies when the Business Income (And Extra Expense) Coverage Form applies to your policy, for which a Business Income (And Extra Expense) Limit is shown in the Declarations. It does not apply to any other Coverage Forms issued by us.

P. Extended Business Income

Under the Business Income (And Extra Expense) Coverage Form with respect to Subparagraph **A.5.c.(1)(b)(ii)** and Subparagraph **A.5.c.(2)(b)(ii),** the number of consecutive days shown is deleted and replaced with 90 consecutive days as indicated by the Limit for Extended Business Income in Section I. of this Enhancement Endorsement.

Q. Theft Of Communication Services

Under the Business Income (Extra Expense) Coverage Form, Subparagraph **A.5.** Additional Coverages is extended to include theft of communication services.

We will pay for the actual loss of business income you sustain caused as a direct result of theft of voice, data or video services you provide for which you pay or are liable to pay fees and expenses to a supplier who provides the voice data or video services to you; and which are not otherwise insured under this policy.

The most we will pay under this Enhancement for the sum of all such fees and expenses due to any and all thefts of your communication services is the Limit of Insurance shown in the Section I. Schedule of this Endorsement.

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(1) This limit will apply regardless of the number of thefts, the number of persons involved in the theft or a series of related thefts by one or more persons.

(2) The applicable limit will be reduced by the amount of any payment we make under this Enhancement and is not subject to reinstatement or replenishment. Upon exhaustion of the limit, we have no further obligation or liability under this Enhancement.

The theft of communication services must occur within the Coverage Territory during the Policy Period shown in the Declarations.

Coverage under this Enhancement is subject to a deductible amount of $5,000, which applies separately to each theft or each group or series of related thefts.

R. Employee Dishonesty

1. Under this Coverage Enhancement, you may extend the insurance that applies to Your Business Personal Property under the Building And Personal Property Coverage Form to pay for direct loss of or damage to "money", "securities" and “other property” resulting directly from “theft” committed by any of your “employees” acting alone or in collusion with other persons (except you, your partners or “members”) with the manifest intent to:

a. Cause you to sustain loss or damage; and

b. Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other “employee” benefits earned in the normal course of employment) for:

(1) Any “employee”; or

(2) Any other person or organization.

2. Under the Causes Of Loss – Special Form:

a. Subparagraph **B.2.h.** of Exclusions does not apply to the Employee Dishonesty Coverage Enhancement.

b. The following is added to Section **B.** Exclusions with respect to the coverage provided under this Coverage Enhancement:

We will not pay for loss or damage:

(1) The only proof of which as to its existence or amount is:

(a) An inventory computation; or

(b) A profit and loss computation.

(2) Resulting from trading, whether in your name or in a genuine or fictitious account.

(3) Resulting from the fraudulent or dishonest signing, issuing, cancelling or failing to cancel a warehouse receipt or any papers connected with it.

(4) That is excluded pursuant to the exclusions set forth in Section III. Additional Crime Exclusions of this Enhancement Endorsement.

3. The most we will pay under this Enhancement for loss or damage in any one occurrence is the Limit of Insurance indicated in Section I. of this Enhancement Endorsement for Employee Dishonesty.

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However, if you have other insurance covering the Employee Dishonesty loss we cover under this endorsement, we will pay only for the amount of covered loss in excess of the amount due from that other insurance, whether you can collect it or not. But we will not pay more than the Employee Dishonesty Limit of Insurance shown in Section I. of this Enhancement Endorsement.

4. All loss or damage under this Enhancement caused by one or more persons or involving a single act or series of acts is considered one “occurrence”.

5. If any loss is covered:

a. Partly by this Coverage Enhancement; and

b. Partly by any prior cancelled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest,

The most we will pay is the larger of the amount recoverable under this Enhancement or the prior insurance.

We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period applicable to this Enhancement. Regardless of the number of years this Enhancement remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

6. In addition to the conditions set forth in Section IV. Additional Conditions, the following additional condition is added under Paragraph **E.** Loss Conditions of the Building And Personal Property Coverage Form to apply to this Coverage Enhancement:

This Coverage Enhancement is cancelled as to any “employee” immediately upon discovery by:

(a) You; or

(b) Any of your partners, "members", "managers", officers or directors not in collusion with the “employee”;

of any dishonest act committed by that “employee” before or after being hired by you.

A $1,000 deductible applies to this Coverage Enhancement.

S. Forgery Or Alteration

1. We will pay for loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

a. Made or drawn by or drawn upon you; or

b. Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

For the purposes of this Coverage Enhancement, a substitute check as defined in the Check Clearing for the 21st Century Act shall be treated the same as the original it replaced.

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2. If you are sued for refusing to pay any instrument covered in Paragraph **S.1.** above on the basis that it has been forged or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount that we will pay is included in the Limit of Insurance applicable to this Coverage Enhancement.

3. The most we will pay for all loss resulting directly from an "occurrence" is the applicable Forgery Or Alteration Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

4. We will not pay for loss resulting directly from an "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

5. In addition to the conditions set forth in Section IV. Additional Conditions, the following additional conditions are added under Paragraph **E.** Loss Conditions of the Building And Personal Property Coverage Form to apply to this Coverage Enhancement:

   a. The Deductible Amount does not apply to legal expenses paid.

   b. We will treat signatures that are produced or reproduced electronically, mechanically or by other means the same as handwritten signatures.

   c. You must include with your proof of loss any instrument involved in that loss, or, if that is not possible, an affidavit setting forth the amount and cause of loss.

6. The exclusions applicable to this Coverage Enhancement are set forth in Section III. Additional Crime Exclusions of this Enhancement Endorsement.

T. Money And Securities

1. Under this Coverage Enhancement you may extend the insurance that applies to Your Business Personal Property under the Building And Personal Property Coverage Form to pay for loss of your "money" and "securities" while inside the “premises” or “financial institution premises”, within your living quarters or the living quarters of your partners or any “employee” having use and custody of your property, at the described premises, or in transit between any of these places, resulting directly from:

   a. “Theft” committed by someone present inside such “premises” or “financial institution premises” other than you, your managers, partners, “members”, officers, directors or “employees”;

   b. Disappearance; or

   c. Destruction.

2. Under the Causes Of Loss – Special Form, Subparagraph **C.1.e** is deleted and replaced by:

   Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property. This limitation does not apply to the Coverage Enhancement for Money And Securities.

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3. In addition to Section **B.** Exclusions and Section **C.** Limitations applicable to the Causes Of Loss – Special Form, we will not pay for the loss of “money” or “securities” under this Coverage Enhancement:

a. Resulting from accounting or arithmetical errors or omissions;

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

c. After it has been transferred or surrendered to a person or place outside the "premises" or "financial institution premises" on the basis of unauthorized instructions or as a result of any threat.

d. Contained in any money-operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.

e. That is excluded pursuant to the exclusions set forth in Section III. Additional Crime Exclusions of this Enhancement Endorsement.

4. The most we will pay under this Coverage Enhancement for loss of “money” and/or “securities” in any one occurrence is:

a. The Money And Securities – Inside The Premises Limit of Insurance indicated in Section I. of the Enhancement Endorsement while:

(1) Inside the described premises; or

(2) At a “financial institution premises”; or

b. The Money And Securities – Outside The Premises Limit of Insurance indicated in Section I. of the Enhancement Endorsement while anywhere else.

However, if you have other insurance covering the Money And Securities loss we cover under this endorsement, we will pay only for the amount of covered loss in excess of the amount due from that other insurance, whether you can collect it or not. But, we will not pay more than the applicable Money And Securities limit shown in Section I. of this Enhancement Endorsement.

All loss caused by one or more persons or involving a single act or series of related acts is considered one “occurrence”.

5. In addition to the conditions set forth in Section IV. Additional Conditions of this Enhancement Endorsement, the following additional condition is added under Section **E,** Loss Conditions of the Building And Personal Property Coverage Form to apply to this Coverage Enhancement:

a. Subparagraph **7.** Valuation is amended to add the following condition:

The value of any loss for purposes of coverage under the Enhancement for Money and Securities shall be determined as follows:

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

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

b. We will only pay up to $5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

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c. The coverage provided under this Coverage Enhancement for Money And Securities – Outside The Premises does not apply to precious metals nor does it increase the coverage provided under the Precious Metals Coverage Enhancement provided by this Endorsement.

A $1,000 deductible applies to this Coverage Enhancement.

U. Theft Of Phone Cards

Under this Coverage Enhancement, you may extend the insurance that applies to Your Business Personal Property under the Building And Personal Property Coverage Form to pay for loss of or damage to phone cards resulting directly from "theft" while at described premises owned or leased by you where you have a contractual responsibility to insure or from premises where you have a contractual obligation with a vendor with respect to the phone cards. Coverage under this Enhancement applies to "theft" committed by someone other than you, your managers, partners, "members", officers, directors or "employees".

We will not pay for the loss or damage due to "theft" of phone cards under this Coverage Enhancement:

1. Occurring while there is any change in the conditions of the risk within your control that increase the possibility of loss;

2. Due to the giving or surrendering of property in any exchange or purchase;

3. Resulting from fire, however caused, except loss from damage to a safe or vault or loss resulting from "theft" occurring during a fire inside the "premises";

4. Where loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon an inventory computation or a profit and loss computation.

5. After transfer or surrender to a person or place outside the "premises" or "banking premises" on the basis of unauthorized instructions or as a result of any threat.

6. Resulting in damage to the "premises" or its exterior due to an actual or attempted "theft" of phone cards.

7. That is excluded pursuant to the exclusions set forth in Section III. Additional Crime Exclusions of this Enhancement Endorsement.

The most we will pay under this Coverage Enhancement for loss due to "theft" of phone cards in any one occurrence is the Theft Of Phone Cards Limit of Insurance indicated in Section I. of the Enhancement Endorsement**.**

a. This limit will apply regardless of the number of "thefts", the number of persons involved in the "theft" or a series of related "thefts" by one or more persons.

b. The applicable limit will be reduced by the amount of any payment we make under this Enhancement and is not subject to reinstatement or replenishment. Upon exhaustion of the limit, we have no further obligation or liability under this Enhancement.

Coverage under this Enhancement is subject to the Property deductible shown in the Declarations, which applies separately to each "theft" or each group or series of related "thefts".

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V. Computer And Funds Transfer Fraud

1. We will pay for:

a. Loss resulting directly from a fraudulent

1) entry of electronic data or “computer program” into; or

2) Change of electronic data or “computer program” within;

any “computer system” owned, leased or operated by you, provided the fraudulent entry or fraudulent change causes, with regard to the Subparagraphs **1.a.1)** and **1.a.2)** above:

a) “money”, “securities” or “other property” to be transferred, paid or delivered; or

b) Your account at a “financial institution” to be debited or deleted.

b. Loss resulting directly from a “fraudulent” instruction” directing a “financial institution” to debit your “transfer account” and transfer, pay or deliver “money” or “securities” from that account.

2. As used Subparagraph **1.a.** above, fraudulent entry or fraudulent change of electronic data or “computer program” shall include such entry or change made by an “employee” acting in good faith, upon a “fraudulent instruction” received from a computer software contractor who has a written agreement with you to design, implement or service “computer programs” for a “computer system” covered under this Enhancement.

Except as provided above, this Enhancement does not cover such loss caused by a person or organization with authorized access to that “computer system”.

3. Under the Causes Of Loss – Special Form, the following is added to Section **B.** Exclusions:

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

a. Loss resulting from a fraudulent:

1) Entry of electronic data or “computer program” into; or

2) Change of electronic data or “computer program” within;

Any “computer system” owned, leased or operated by you by a person or organization with authorized access to that “computer system””, except when covered under Subparagraph **V.2.** above.

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b. The use or purported use of credit, debit, charge, access, convenience, identification, stored-value or other cards or the information contained on such cards.

c. Loss resulting from the giving or surrendering of property in any exchange or purchase.

d. Loss resulting from an “employee” or “financial institution “acting upon any instruction to transfer, pay or deliver “money”, “securities” or “other property”; or debit or delete your account; which instruction proves to be fraudulent, except when covered under **V.1.b.** and **V.2.**

e. Inventory shortages or that part of any such shortage, the proof of which as to its existence or amount is dependent upon:

1) An inventory computation; or

2) A profit and loss computation.

f. Any cause of loss that is excluded pursuant to the exclusions set forth in Section III. Additional Crime Exclusions of this Enhancement Endorsement.

4. In addition to the conditions set forth in Section IV. Additional Conditions of this Enhancement Endorsement, the following additional condition is added under Section **E.** Loss Conditions of the Building And Personal Property Coverage Form to apply to this Coverage Enhancement:

The following special limit of insurance applies to the property specified below:

We will only pay up to $5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

5. Other than with respect to the property specified in Paragraph 4. above, the most we will pay under this Coverage Enhancement for loss or damage in any one occurrence is the Limit of Insurance indicated in Section I. of this Enhancement Endorsement for Computer And Funds Transfer Fraud.

However, if you have other insurance covering the Computer And Funds Transfer Fraud loss we cover under this endorsement, we will pay only for the amount of covered loss in excess of the amount due from that other insurance, whether you can collect it or not. But we will not pay more than the Computer And Funds Transfer Fraud Limit of Insurance shown in Section I. of this Enhancement Endorsement.

All loss or damage under this Enhancement caused by one or more persons or involving a single act or series of acts is considered one “occurrence”.

If any loss is covered:

a. Partly by this Coverage Enhancement; and

b. Partly by any prior cancelled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest,

The most we will pay is the larger of the amount recoverable under this Coverage Enhancement or the prior insurance.

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We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period applicable to this Coverage Enhancement. Regardless of the number of years this Coverage Enhancement remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

W. Lost (Or Theft Of) Keys Consequential Loss

We will pay, under this Coverage Enhancement, for the loss or theft of "keys", including master "keys" to your premises. The coverage for lost (or "theft" of) "keys" applies only to:

1. The actual cost of the "keys";

2. Adjustment of locks to accept new "keys"; and

3. The cost of new locks, including the cost of their installation.

The most we will pay under this Coverage Enhancement is the Limit of Insurance indicated for Lost (Or Theft Of) Keys Consequential Loss in Section I. of this Enhancement Endorsement, subject to the $50 deductible for each lock replacement covered by this Coverage Enhancement.

X. Rewards – Arson, Theft Or Vandalism

We will pay, under this Coverage Enhancement, a "reward" for information that leads to a conviction for arson, "theft" or vandalism. The conviction must involve a Covered Cause of Loss to Covered Property caused by arson, "theft" or vandalism. The amount we pay is not increased by the number of persons involved in providing information. The most we will pay under this Coverage Enhancement is the Limit of Insurance indicated in Section I. of this Enhancement Endorsement for Rewards. Such amount is additional insurance. No deductible applies to this Coverage Enhancement.

Y. Property In Transit

The following changes apply to Subparagraph **1.** Property In Transit of Section **F.** Additional Coverage Extensions under the Causes of Loss - Special Form:

1. Subparagraph **1.a.** is deleted and replaced by the following:

a. You may extend the insurance provided under the Causes Of Loss – Special Form to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 100 feet from the described premises. Property may be in or on a motor vehicle you own, lease or operate or in or on a vehicle of a third party carrier that you hire to transport your goods while between points in the coverage territory.

2. Subparagraph **1.b.(2)** is deleted and replaced by the following:

(2) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle, or a vehicle of a third party carrier that you hire to transport your goods, with another vehicle or object. It does not mean your vehicle's, or the third party carrier vehicle's, contact with the road bed.

3. The $5,000 Limit of Insurance under Subparagraph **1.c.** is deleted and replaced by the Limit of Insurance for Property In Transit indicated in Section I. of this Enhancement Endorsement.

However, if you have other insurance covering a Property In Transit loss we cover under this endorsement, we will pay only for the amount of covered loss in

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excess of the amount due from that other insurance, whether you can collect it or not. And we will not pay more than the $5,000 Limit of Insurance provided under Subparagraph **1.c.** Property In Transit of Section **F.** Additional Coverage Extensions under the Causes of Loss – Special Form.

A $1,000 deductible applies to this Enhancement.

Z. Leasehold Interest

Under this Coverage Enhancement, we will pay for loss of Covered Leasehold Interest you sustain due to cancellation of your lease. The cancellation must result from direct physical loss of or damage to premises you lease caused by or resulting from any Covered Cause of Loss.

1. Covered Leasehold Interest means the following for each lease of real property in which you are the tenant:

The difference between the:

a. Rent you actually pay at the leased premises; and

b. ”Rental value” of the leased premises assuming that the loss or damage causing the cancellation had not occurred,

Subject to a maximum difference of twenty-five percent (25%).

2. “Rental value” means the fair market value of the leased premises at the time of the loss or damage based upon what comparable premises with substantially equal square footage, configuration, leasehold improvements, and amenities are leasing for in the same building, or, in the absence of such premises in the same building, what comparable premises with substantially equal square footage, configuration, amenities, location and building quality are leasing for elsewhere.

3. Subject to the twenty-five percent (25%) maximum difference described in Paragraph 1., we will calculate your loss of Covered Leasehold Interest based upon the period of time from cancellation of your lease until the date the lease would have expired but for the cancellation.

4. The most we will pay under this Coverage Enhancement for the loss of your Covered Leasehold Interest in all of your leases combined is the lesser of:

a. The amount determined by applying the provisions of Paragraph 3. above; or

b. The Leasehold Interest limit of insurance shown for Leasehold Interest in the Section I. Schedule Of Insurance of this Enhancement Endorsement.

AA. Precious Metals

Under the Causes Of Loss – Special Form, the $2,500 Limit of Insurance applicable to precious metals only under Subparagraph **C.3.b.** of Limitations is deleted and replaced by the Precious Metals Limit of Insurance indicated in Section I. of this Enhancement Endorsement.

BB. Installation

1. Under this Coverage Enhancement, you may extend the insurance that applies to Your Business Personal Property to apply to installations, fabrications or erections designated to be permanent additions to property. This Coverage Enhancement applies to loss or damage by a Covered Cause of Loss to Covered Property or personal property of others that is temporarily in your possession in the course of installation, fabrication or erection.

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2. We will pay for direct physical loss or damage to that property caused by a Covered Cause of Loss while:
   a. At the job site awaiting installation, fabrication or erection;
   b. In transit; or
   c. At temporary storage locations awaiting installation, fabrication or erection.
3. The most we will pay for loss or damage under this Coverage Enhancement is the Installation Limit of Insurance indicated in Section I. of this Enhancement Endorsement.
4. We will determine the value of loss or damage to Covered Property in accordance with the applicable terms of the Replacement Cost Optional Coverage.
5. This Coverage Enhancement does not apply to:
   a. Property while airborne;
   b. Buildings, structures or land. However, we will cover property that is part of your installation, fabrication or erection project and is in connection with any building or structure.
   c. Contraband or property in the course of illegal transportation or trade;
   d. Machinery, tools or equipment, or similar property, which will not become a permanent part of your installation, fabrication or erection;
   e. Accounts, bills, currency, food stamps or other evidences of debt, lottery tickets not held for sale, money, notes or securities;
   f. Trees, shrubs, plants and lawns; or
   g. Property while waterborne.
6. Coverage ends the earlier of when:
   a. Your interest in the personal property ceases;
   b. The buyer accepts the personal property; or
   c. This policy is terminated.

SECTION III. ADDITIONAL CRIME EXCLUSIONS

The following additional exclusions are added to Section **B.** Exclusions of the Causes Of Loss – Special Form, but only with respect to the described Coverage Enhancements:

With respect to the Coverage Enhancements applicable to Employee Dishonesty, Forgery Or Alteration, Money And Securities and Computer And Funds Transfer Fraud, we will not pay for loss or damage:

a. Resulting from any dishonest or criminal act that you or any of your partners or "members" commit whether acting alone or in collusion with other persons;

b. Resulting from loss caused by an “employee” if the “employee” had also committed “theft” or any other dishonest act prior to the effective date of this insurance and you or any of your partners, “members”, “managers”, officers, directors or trustees, not in collusion with the “employee”, learned of that “theft” or dishonest act prior to the Policy Period shown in the Declarations.

c. Resulting from any dishonest act committed by any of your “employees”, “managers”, directors, trustees or authorized representatives,

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(1) Whether acting alone or in collusion with other persons; or

(2) While performing services for you or otherwise;

except as provided for under the Employee Dishonesty Enhancement.

d. Resulting from the disclosure of your or another person's or organization's confidential or personal information or the use of another person's or organization's confidential or personal information including, but not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

e. Resulting from a data security breach. This pertains to fees, costs, fines, penalties and other expenses incurred by you which are related to the access to or disclosure of another person's or organization's confidential or personal information including, but not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

f. Resulting from a loss that is an indirect result of any act or "occurrence" covered by this Enhancement including, but not limited to, loss resulting from:

(1) Your inability to realize income that you would have realized had there been no loss of or damage to "money", "securities" or "other property";

(2) Payment of damages of any type for which you are legally liable. But, we will pay compensatory damages arising directly from a loss covered under this Coverage Enhancement; or

(3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this Coverage Enhancement; or

g. Resulting from fees, costs and expenses incurred by you which are related to any legal action, except as provided under the Coverage Enhancement for Forgery Or Alteration.

SECTION IV. ADDITIONAL CONDITIONS

A. The following additional Crime conditions are added to Section **E.** Loss Conditions of the Building And Personal Property Coverage Form, but only with respect to the Coverage Enhancements for Employee Dishonesty, Forgery Or Alteration, Money And Securities and Computer And Funds Transfer Fraud:

Duties In The Event Of Loss

After you "discover" a loss or a situation that may result in loss of or damage to "money", "securities" or "other property" you must:

a. Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under the Employee Dishonesty or Forgery Or Alteration Enhancement) involves a violation of law, you must also notify the local law enforcement authorities;

b. Submit to examination under oath at our request and give us a signed statement of your answers;

c. Give us a detailed, sworn proof of loss within 120 days. With respect to Forgery Or Alteration, you must include with your proof of loss any instrument involved in that loss, or if that is not possible, an affidavit setting forth the amount and cause of loss;

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d. Cooperate with us in the investigation and settlement of any claim; and

e. Secure all of your rights of recovery against any person or organization responsible for the loss and do nothing to impair those rights.

Loss Sustained During Prior Insurance

We will pay only for covered loss or damage sustained during the Policy Period and discovered no later than one year from the end of the Policy Period.

Extended Period To Discover Loss

If you (or any predecessor in interest) sustained loss or damage during the Policy Period of any prior insurance that you could have recovered under that insurance except that the time within which to “discover” loss or damage had expired, we will pay for it under this Coverage Enhancement, provided:

a. This Coverage Enhancement became effective at the time of cancellation or termination of the prior insurance; and

b. The loss or damage would have been covered by this Coverage Enhancement had it been in effect when the acts or events causing the loss or damage were committed or occurred.

The insurance under this condition is part of, not in addition to, the Limit of Insurance applying to this Coverage Enhancement and is limited to the lesser of the amount recoverable under:

(1) This Coverage Enhancement as of its effective date; or

(2) The prior insurance had it remained in effect.

Records

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

Recoveries

a. Any recoveries, less the cost of obtaining them, made after settlement of loss covered by this policy will be distributed as follows:

(1) To you, until you are reimbursed for any loss that you sustain that exceeds the Limit of Insurance and the Deductible, if any;

(2) Then to us, until we are reimbursed for the settlement made; and

(3) Then to you, until you are reimbursed for that part of the loss equal to the Deductible, if any.

b. Recoveries do not include any recovery:

(1) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or

(2) Of original “securities” after duplicates of them have been issued.

Loss Payable Under More Than One Crime Coverage

If any loss is covered under more than one Coverage Enhancement for Employee Dishonesty, Forgery Or Alteration, Money And Securities and Computer And Funds Transfer Fraud, we will only pay loss under the Coverage Enhancement that provides the highest limit for the loss.

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B. The following conditions are added to Section **F.** Additional Conditions of the Building And Personal Property Coverage Form, but only with respect to the Coverage Enhancement for Accounts Receivable:

Additional Conditions

Determination Of Accounts Receivable

a. If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage:

(1) We will determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and

(2) We will adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

b. The following will be deducted from the total amount of accounts receivable, however that amount is established:

(1) The amount of the accounts for which there is no loss or damage;

(2) The amount of the accounts that you are able to re-establish or collect;

(3) An amount to allow for probable bad debts that you are normally unable to collect; and

(4) All unearned interest and service charges.

SECTION V. ADDITIONAL DEFINITIONS

The following definitions are added to the Building And Personal Property Coverage Form and/or the Business Income (And Extra Expense) Coverage Form, but only as respects coverage provided under this endorsement:

1. "Computer program" means a set of related electronic instructions, which direct the operation and function of a computer or devices connected to it, which enable the computer or devices to receive, process, store or send electronic data.

2. "Computer system" means:

a. Computers, including Personal Digital Assistants (PDAs) and other transportable or handheld devices, electronic storage devices and related peripheral components;

b. Systems and applications software; and

c. Related communications networks;

by which electronic data is collected, transmitted, processed, stored or retrieved.

3. "Dependent Property" means property operated by others whom you depend on 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:

(1) Water supply services;

(2) Power supply services;

(3) Wastewater removal services; or

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

b. Accept your products or services (Recipient Locations);

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

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

"Dependent property" does not include a road, bridge, tunnel, waterway, airfield, pipeline or any other similar area or structure.

4. "Discover" or "discovered" means the time when you first become aware of facts which would cause a reasonable person to assume that a loss of a type covered by this Enhancement Endorsement has been or will be incurred, regardless of when the act or acts causing or contributing to such loss occurred, even though the exact amount or details of loss may not then be known.

"Discover" or "discovered" also means the time when you first receive notice of an actual or potential claim in which it is alleged that you are liable to a third party under circumstances which, if true, would constitute a loss under this insurance.

5. "Employee", with respect to the Employee Dishonesty, Forgery Or Alteration, Computer And Funds Transfer Fraud or Money And Securities Coverage Enhancements, means:

a. Any natural person:

(1) While in your service or for 30 days after termination of service;

(2) Whom you compensate directly by salary, wages or commissions; and

(3) Whom you have the right to direct and control while performing services for you;

b. Any natural person who is furnished temporarily to you:

(1) To substitute for a permanent "employee", as defined in Paragraph **3.a.** above, who is on leave; or

(2) To meet seasonal or short-term work load conditions;

c. Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary "employee", as defined in Paragraph **3.b.** above;

d. Any natural person who is a former "employee", director, partner, "member", "manager", representative or trustee retained by you as a consultant while performing services for you; or

e. Any natural person who is a guest student or intern pursuing studies or duties;

But "employee" does not mean:

(1) Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character not specified in **3.a.** through **3.e.**; or

(2) Any "manager", director or trustee except while performing acts coming within the usual duties of an "employee".

6. "Financial institution" means:

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a. With regard to Money And Securities - Inside the Premise Enhancement:

(1) A bank, savings bank, savings and loan association, trust company, credit union or similar depository institution; or

(2) An insurance company.

b. With regard to the Computer And Funds Transfer Fraud Enhancement:

(1) A bank, savings bank, savings and loan association, trust company, credit union or similar depository institution;

(2) An insurance company; or

(3) A stock brokerage firm or investment company.

7. “Financial institution premises” means the interior portion of any building occupied by a “financial institution”.

8. “Fine arts” means bona fide works of art of rarity, historical value or artistic merit, including but not limited to paintings, etchings, pictures, tapestries and art glass windows.

9. "Forgery" means the signing of the name of another person or organization with intent to deceive; it does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.

10. “Fraudulent Instruction” means:

With respect to Subparagraph **V.1.b** of the Computer And Funds Transfer Fraud Enhancement:

a. A computer, telegraphic, cable, teletype, telefacsimile, telephone or other electronic instruction directing a “financial institution” to debit your “transfer account” and to transfer, pay or deliver “money” or “securities” from that “transfer account”, which instruction purports to have been issued by you, but which in fact was fraudulently issued by someone else without your knowledge or consent;

b. A written instruction (other than those covered under the Enhancement for Forgery Or Alteration) issued to a “financial institution” directing the “financial institution” to debit your “transfer account” and to transfer, pay or deliver “money” or “securities” from that “transfer account”, through an electronic funds transfer system at specified times or under specified conditions, which instruction purports to have been issued by you, but which in fact was issued, forged or altered by someone else without your knowledge or consent.

c. A computer, telegraphic, cable, teletype, telefacsimile, telephone or other electronic or written instruction initially received by you which instruction purports to have been issued by an "employee" but which in fact was fraudulently issued by someone else without your or the “employee’s” knowledge or consent.

With respect to Subparagraph **V.2.** of the Computer And Funds Transfer Fraud Enhancement:

A computer, telegraphic, cable, teletype, telefacsimile, telephone or other electronic, written or voice instruction directing an “employee” to enter or change electronic data or “computer programs” within a “computer system” covered under the Enhancement, which instruction in fact was fraudulently issued by your computer software contractor.

11. “Funds” means “money” and “securities”.

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12. “Green” means products, materials, methods and processes certified by a “green authority” that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.

13. “Green authority” means an authority on “green” buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), Green Building Initiative Green Globes®, Energy Starr Rating System or any other recognized green rating system.

14. “Informant” means a person, other than an insured person providing information not otherwise obtainable, solely in return for a reward offered by you.

15. “Key” means a device which is used to open a lock.

16. "Manager" means a natural person serving in a directorial capacity for a limited liability company.

17. “Master key” means a key that opens all the locks of a set, the individual keys of which are not interchangeable.

18. "Member" means an owner of a limited liability company represented by its membership interest, who, if a natural person, may also serve as a "manager".

19. “Messenger” means you, or your relative, or any of your partners or “members”, or any “employee” while having care and custody of property outside the premises.

20. "Money" means:

a. Currency, coins and bank notes in current use and having a face value; and

b. Travelers checks and money orders held for sale to the public. With respect to the Employee Dishonesty and Forgery Or Alteration Enhancements, it also includes deposits in your account at any “financial institution”. With respect to the Computer And Funds Transfer Fraud Enhancement, it also includes deposits in your account at a “financial institution”, as defined.

21. "Occurrence" means:

a. Under Employee Dishonesty:

(1) An individual act;

(2) The combined total of all separate acts whether or not related; or

(3) A series of acts whether or not related; committed by an "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations.

b. Under Forgery Or Alteration:

(1) An individual act;

(2) The combined total of all separate acts whether or not related; or

(3) A series of acts whether or not related; committed by a person acting alone or in collusion with other persons, involving one or more instruments, during the Policy Period shown in the Declarations.

c. Under Computer And Funds Transfer Fraud and Money And Securities:

(1) An individual act or event;

(2) The combined total of all separate acts or events whether or not related; or

(3) A series of acts or events whether or not related;

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committed by a person acting alone or in collusion with other persons, or not committed by any person, during the Policy Period shown in the Declarations,

22. “Other property” means any tangible property other than "money" and "securities" that has intrinsic value. "Other property" does not include “computer programs”, electronic data or any property specifically excluded under this insurance.

23. The “period of restoration” definition, with respect to "dependent property" is replaced by the following:

"Period of restoration" means the period of time that:

a. Begins 72 hours after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and

b. Ends on the date when the property at the premises of the "dependent property" should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration" does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

(1) Regulates the construction, use or repair, or requires the tearing down of any property; or

(2) 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".

24. “Premises” mean the interior of that portion of any building you occupy in conducting your business, with respect to the Employee Dishonesty, Forgery Or Alteration, Computer And Funds Transfer Fraud or Money And Securities Coverage Enhancements.

25. “Reward” means money paid by you to an “informant” who leads to the arrest and conviction of parties responsible for the loss covered under this insurance.

26. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

a. Tokens, tickets (except lottery tickets held for sale), 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".

27. “Theft” means the unlawful taking of property to the deprivation of the insured.

28. “Transfer account” means an account maintained by you at a “financial institution” from which you can initiate the transfer, payment or delivery of “money” or “securities”:

a. By means of computer, telegraphic, cable, teletype, telefacsimile, telephone or other electronic instructions; or

b. By means of written instructions (other than those covered under the Enhancement for Forgery Or Alteration) establishing the conditions under which such transfers are to be initiated by such “financial institution” through an electronic funds transfer system.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AGRICULTURAL SPECIAL ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10 (04-2002)

SCHEDULE OF ENHANCEMENTS
(If applicable special limits shown)

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1) 1000 Feet Extension

2) Rail Extension

3) Property In The Open

4) Property Not Covered

5) Fire Department Service/Hazardous Material Response Charge $5,000

6) Pollutant Cleanup and Removal Coverage $100,000

7) Above Ground Tanks Pollutant Cleanup and Removal Coverage $100,000

8) Newly Acquired or Constructed Property Coverage $1,000,000/$500,000

9) Valuable Papers Coverage $25,000

10) Property Off Premises Coverage $50,000

11) Outdoor Property Coverage $10,000/$1,000

12) Accounts Receivable Coverage $25,000

13) Signs Coverage $10,000

14) Replacement Cost Enhancement

15) Stock Definition Extension

16) Agricultural Stock Valuation

17) Change in Condition or Grade

18) Tank Leakage Coverage $25,000

19) Terminal Access Card Coverage $25,000/$50,000

20) Gas and Oil Contamination Coverage $25,000/$50,000

21) Erroneous Delivery of Liquid Products Coverage $25,000/$50,000

22) Property in Transit Coverage $50,000

23) Increased Cost Of Construction $100,000

24) Depositor's Forgery $5,000

25) Fidelity – Limited $25,000

26) Money, Securities, Check, & Stamp Coverage $5,000

27) Money Orders & Counterfeit Paper Coverage $5,000

28) Computer Equipment Coverage $100,000

29) Electronic Data Coverage $50,000

30) Contract Penalty Clause Coverage $25,000/$50,000

31) Extra Expense $15,000

32) Deductible Enhancement

33) Hay/Straw Coverage $100,000

These special coverages are not subject to the coinsurance condition, but are subject to all other policy terms and conditions.

DETAILS OF THESE SPECIAL COVERAGES ARE AS FOLLOWS:

1) <u>1000 FEET EXTENSION</u>

A. COVERAGE – 1. Covered Property – a. Building is amended as follows:

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(5)(b) Materials, equipment, supplies and temporary structures, on or within 1000 feet of the described premises, used for making additions, alterations or repairs to the building or structure.

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property is amended as follows:

b. Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1000 feet of the described premises …

A. COVERAGE – 1. Covered Property – c. Personal Property of Others is amended as follows:

c. (2) Located in or on the building described in the Declarations or in the open (or in a vehicle) within 1000 feet of the described premises.

A. COVERAGE – 5. Coverage Extensions is amended as follows:

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1000 feet of the described premises.

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS is amended as follows:

2. c. (1) If the property is located on or within 1000 feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or

2) RAIL EXTENSION

A. COVERAGE – 1. Covered Property - b. Your Business Personal Property – The following is added:

(8) Owned and leased railroad sidetrack at the premises described.

(9) Owned and leased rolling "stock" at the premises described, only if schedule describing each item and stating the applicable limit of insurance is submitted prior to effective date of coverage.

A. COVERAGE – 5. Coverage Extensions – a. Newly Acquired or Constructed Property – The following is added to (1):

(c) Newly acquired owned or leased rail cars.

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS – The following is added:

6. Coverage for owned and leased railroad sidetrack at the described premises is limited to physical loss or damage resulting directly from derailment of rolling "stock".

7. The covered causes of loss for owned or leased rolling stock are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section G., Definitions.

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3) PROPERTY IN THE OPEN

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property - The following is added

For coverage to be in effect for your Business Personal Property in the Open, including Hay and Straw, you must submit to us a schedule describing the property in the open, describing the premises and stating the value of the property. (See item 33 on Limit of Insurance for Hay or Straw products).

The covered causes of loss for property in the open are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section G. Definitions.

4) PROPERTY NOT COVERED

A. COVERAGE – 2. Property Not Covered - The following is added:

r. Tarps and covers

A. COVERAGE – 2. Property Not Covered – Subparagraph b. is deleted and replaced by the following:

b. Animals;

A. COVERAGE – 2. Property Not Covered – Subparagraph c. is deleted and replaced by the following:

c. Autos, vehicles and trailers; (See paragraph 5.f. Coverage Extensions Non-Owned Detached Trailers Coverage)

A. COVERAGE – 2. Property Not Covered – Subparagraph l. is deleted and replaced by the following:

l. Retaining walls that are not part of the building. This paragraph does not apply to retaining walls or dikes for bulk tank overflow protection, provided you have included that value for this property in your limits. The covered causes of loss for walls or dikes built for bulk tank overflow protection are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section G. Definitions.

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS – Subparagraph 2. a. is deleted in its entirety.

5) FIRE DEPARTMENT SERVICE/HAZARDOUS MATERIALS RESPONSE CHARGE

A. COVERAGE – 4. Additional Coverages - c. Fire Department Service Charge is deleted and replaced by the following:

c. When the fire department or hazardous materials response unit is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $5,000 for your liability for the fire department or hazardous materials service charges:

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

(2) Required by local ordinance.

No deductible applies to this Additional Coverage.

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6) POLLUTANT CLEANUP AND REMOVAL

A. COVERAGE – 4. Additional Coverages – d. Pollutant Cleanup and Removal, third paragraph, is amended as follows:

The most we will pay under this Additional Coverage is $100,000 in covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy. A deductible, in the amount of $5,000, applies to all loss or damage in any one occurrence or claim for this Additional Coverage instead of the deductible shown in the Declarations. The expenses will be paid only if the loss is reported to us within 120 hours of the date on which the covered cause of loss occurs.

7) ABOVE GROUND TANKS POLLUTANT CLEANUP AND REMOVAL COVERAGE EXTENSION

A. COVERAGE – 4. Additional Coverages – d. Pollutant Cleanup and Removal - The following is added:

We will also pay your expenses to extract "pollutants" from land or water at locations you do not own, rent, lease or occupy if the "pollutants" are from an above ground storage tank owned by you for storage of a liquid product. The discharge, dispersal, seepage, migration, release or escape of the "pollutants" must be caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if the loss is reported to us within 120 hours of the date on which the covered cause of loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". However, we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage is $100,000 in covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy. A Deductible, in the amount of $5,000, applies to all loss or damage in any one occurrence or claim for this Additional Coverage instead of the deductible shown in the Declarations

8) NEWLY ACQUIRED OR CONSTRUCTED PROPERTY

A. COVERAGE – 5. Coverage Extensions – a. Newly Acquired or Constructed Property – the last sentence(s) of Subparagraphs (1) & (2)(a) are amended as follows:

(1) (applies to Building) … The most we will pay for loss or damage under this Extension is $1,000,000 at each building.

(2) (applies to Your Business Personal Property) … The most we will pay for loss or damage under this Extension is $500,000 at each building.

9) VALUABLE PAPERS AND RECORDS (OTHER THAN ELECTRONIC MEDIA)

A. COVERAGE – 5. Coverage Extensions – c. Valuable Papers & Records – Subparagraph (4) is amended as follows:

(4)..The most we will pay under this Extension is $25,000 at each described premise, unless a higher limit is shown in the Declarations.

10) PROPERTY OFF PREMISES

A. COVERAGE – 5. Coverage Extensions – d. Property Off Premises – subparagraph (3) is amended as follows:

(3)..The most we will pay for loss or damage under this Extension is $50,000.

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11) OUTDOOR PROPERTY

A. COVERAGE – 5. Coverage Extensions – e. Outdoor Property is amended as follows:

The most we will pay for loss or damage under this Extension is $10,000, but not more than $1,000 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

12) ACCOUNTS RECEIVABLE

A. COVERAGE – 5. Coverage Extensions - The following is added:

g. Accounts Receivable

You may extend the insurance that applies to Your Business Personal Property to apply to your records of balances owed you by customers while the records are located in or on the building described in the Declarations, or in the open (or in a vehicle) within 1000 feet of the described premises. We will pay the following when they result from loss or damage to these records:

(1) Sums owed you by customers, which you cannot collect;

(2) Interest charges you must pay on loans obtained to offset impaired collections;

(3) That part of your collection costs that exceeds your normal costs;

(4) Other costs you reasonably incur to restore your records.

The most we will pay in any one loss occurrence is $25,000.

13) SIGNS

C. LIMITS OF INSURANCE, second paragraph, is amended as follows:

The most we will pay for loss or damage to outdoor signs attached to buildings is $10,000 per sign in any one occurrence.

14) REPLACEMENT COST ENHANCEMENT

G. OPTIONAL COVERAGES – 3. Replacement Cost, Subparagraph d. is deleted and replaced by the following:

d. For covered loss or damage exceeding $15,000, we will not pay on a replacement cost basis:

(1) Until the lost or damaged property is actually repaired or replaced; and

(2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

15) STOCK DEFINITION

H. DEFINITIONS – 3. “Stock” – The following is added:

2. “Stock” also includes “stock” owned by others and held under a storage contract or specific agreement in trust.

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16) AGRICULTURAL STOCK VALUATION

E. LOSS CONDITIONS - 7. Valuation – The following is added:

f. In the event of loss or damage, we will determine the value of covered agricultural "stocks" owned by you and owned by others, as follows:

(1) "Stock" you have not sold: at the market value of similar grades and kinds as of the time of loss;

(a) At the place of loss, if it is a terminal market; or

(b) At an industry recognized commodity market, if the place of loss is not a terminal market.

Less unincurred expenses such as:

(c) Commissions

(d) Loading and unloading charges; and

(e) Freight, at the established tariff rates between the place of loss and the terminal market where you usually sell your "stock".

(f) If the loss or damage occurs while the terminal market or commodity market is closed, the market value will be the value established at closing of the terminal market or commodity market on the preceding market day before the loss.

(2) "Stock" you have sold but not delivered: at the selling price less discounts and expenses you otherwise would have had.

17) CHANGE IN CONDITION OR GRADE

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. B. EXCLUSIONS Subparagraph 2.d.(2) is deleted and replaced by:

(2) Rust, corrosion, fungus, decay, deterioration, spoilage, hidden or latent defect or any quality in property that causes it to damage or destroy itself, or change its condition or grade.

18) TANK LEAKAGE COVERAGE

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. C. LIMITATIONS – The following is added:

5. We will pay for the loss of liquids from above ground tanks caused by or resulting from the sudden breakage, failure or malfunction of the tank or its apparatus. We will not pay for loss of liquids from above ground tanks due to repeated leakage or seepage, or for any inventory shortage. The most we will pay is $25,000 for loss or damage of liquids occurring during each separate 12-month period of this policy.

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19) TERMINAL ACCESS CARD COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

g. Terminal Access Card Coverage

We will pay for loss of Your Business Personal Property or Business Personal Property of Others in your care, custody, or control caused by use of a terminal access card that has been lost, stolen or obtained by kidnapping. A terminal access card is defined as an imprinted card, key or other locking device used by an authorized person which permits access for the purpose of activating a fuel pump which is otherwise locked. The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

This limit is in addition to the Limit of Insurance shown in the Declarations.

20) GAS AND OIL CONTAMINATION COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

h. Gas and Oil Contamination Coverage

We will pay for contamination of your liquid petroleum products at the described premises caused by water as described in CAUSES OF LOSS – SPECIAL FORM CP 10 30, paragraph B.1.g. (1). The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

This limit is in addition to the Limit of Insurance shown in the Declarations.

21) ERRONEOUS DELIVERY OF LIQUID PRODUCTS COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

i. Erroneous Delivery of Liquid Products Coverage

(1) We will pay for the loss of your liquid products or liquid products of others in your care, custody and control, which become unusable and/or are destroyed due to the erroneous introduction of a liquid product into another.

(2) The most we will pay under this Additional Coverage is $25,000 in any one loss. We will not pay more than $50,000 under this Additional Coverage for the sum of all covered losses occurring during each separate 12-month period of this policy.

This limit is in addition to the Limit of Insurance shown in the Declarations.

22) PROPERTY IN TRANSIT

The following provision applies to the CAUSES OF LOSS - SPECIAL FORM CP 10 30. F. ADDITIONAL COVERAGE EXTENSIONS is amended as follows:

1. Property in Transit. This extension applies only to your personal property to which this form applies or property of others transported by you (other than property in the care, custody or control of your salespersons).

a. Covered property must be in transit more than 1000 feet from the described premises.

c. The most we will pay for loss or damage under this Extension is $50,000.

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23) INCREASED COST OF CONSTRUCTION

A. COVERAGE – 4. Additional Coverages – Paragraph e.-subparagraph (6) limit of insurance is amended to $100,000 in any one loss.

24) DEPOSITORS FORGERY

A. COVERAGE – 4. Additional Coverages - The following is added:

j. Depositors Forgery

(1) We will pay for the loss you sustain because a written promise or order to pay money is forged or altered. (Examples of such promises or orders are checks, drafts, promissory notes and bills of exchange.)

We will pay for this loss whether the promise or order is:

(a) made by or drawn by you;

(b) drawn upon you; or

(c) made or drawn by an agent of yours

(2) We will also pay for loss to the bank in which you have a checking or savings account and which is included in your proof of loss and the respective interests of each may appear.

(3) The most we will pay under this extension for any one occurrence is $5,000. All loss caused by one or more person, and involving a single act or series of acts, is considered one occurrence.

This limit is in addition to the Limit of Insurance shown in the Declarations.

25) FIDELITY LIMITED

A. COVERAGE – 4. Additional Coverages - The following is added

k. Fidelity - Limited

(1) We will pay for direct loss of or damage to Business Personal Property, including money and securities, resulting from dishonest or fraudulent acts committed by any of your employees acting alone or in collusion with other persons (except you or your partner) while they work for you and for 30 days after they leave your employment, with manifest intent to:

(a) Cause you to sustain loss or damage; and also

(b) Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions, or other employee benefits earned in the normal course of employment) for:

(i) Any employee; or

(ii) Any other person or organization.

(2) We will not pay for loss or damage:

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(a) Resulting from any dishonest or criminal act that you or any of your partners commit whether acting alone or in collusion with other persons.

(b) The only proof of which as to its existence or amount is an inventory computation or a profit and loss computation.

(3) The most we will pay for loss or damage in any one occurrence is $25,000. All loss or damage caused by one or more persons, and involving a single act or series of acts, is considered one occurrence.

(4) We will pay only for loss or damage you sustain through acts committed or occurring during the policy period. Regardless of the number of years this policy or subsequent renewals remain in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

(5) Immediately upon discovery by you, or any of your partners, officers or directors not in collusion with the employee, that an employee has committed a dishonest or fraudulent act, we will not pay for any loss or damage due to further acts by the same employee.

We will pay only for covered loss or damage discovered no later than ninety (90) days from the end of the policy period.

This limit is in addition to the Limit of Insurance shown in the Declarations.

26) <u>MONEY, SECURITIES, CHECKS AND STAMPS</u>

A. COVERAGE – 4. Additional Coverages - The following is added:

l. Money, Securities, Checks and Stamps

(1) We cover money, securities, checks and stamps you use in your business as shown by your records. We cover them while they are contained in the building at a location we cover. We also cover them while they are being carried to or from a covered location. We cover such property against loss from a cause of loss we cover applying to Your Business Personal Property at the location.

(2) We do not cover any loss caused by or resulting from:

(a) forgery;

(b) alterations;

(c) the giving or surrendering of checks or money in exchange or purchase; or

(d) accounting or arithmetic errors or omissions.

Our limit of liability for this coverage is $5,000 in any one loss.

This limit is in addition to the Limit of Insurance shown in the Declarations.

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27) MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY

A. COVERAGE – 4. Additional Coverages - The following is added:

m. Money Orders and Counterfeit Paper Currency

We will pay for loss due to the acceptance in good faith, in exchange for merchandise, money or services, of any post office or express money order, issued or purported to have been issued by any post office or express company, if such money order is not paid upon presentation, or due to the acceptance in good faith in the regular course of business of counterfeit United States or Canadian paper currency. Our limit of liability for this coverage is $5,000 in any one loss.

This limit is in addition to the Limit of Insurance shown in the Declarations.

28) COMPUTER EQUIPMENT COVERAGE

A. COVERAGE – 5. Coverage Extensions - The following is added:

h. Computer Coverage

We will cover your computer equipment, up to a total limit of $100,000 per location. We will cover direct physical loss or damage to computer equipment, which you own, lease or rent from others or for which you are legally responsible.

CAUSES OF LOSS – SPECIAL FORM CP 10 30 - Exclusions (B.1.e), (B.2.a) and (B.2.d. (6)) shall not apply to this computer coverage.

29) ELECTRONIC DATA COVERAGE

A. COVERAGE – 4. Additional Coverages – subparagraph f.(4) limit of insurance is amended to $50,000 for all loss or damage sustained in any one policy year.

30) CONTRACT PENALTY CLAUSE COVERAGE

A. COVERAGE – 4. Additional Coverages - The following is added:

n. Contract Penalty Clause Coverage

(1) We will pay the contractual penalties you are required to pay to your customers as a result of any clause in your contracts for failure to timely deliver your product according to the contract terms. The penalties must solely result from direct physical loss or damage by a covered cause of loss to covered property.

(2) The most we will pay for penalties for all contracts in any one occurrence is $25,000. We will not pay more than $50,000 under this coverage extension for the sum of all covered losses occurring during each separate 12-month period of this policy.

This limit is in addition to the Limit of Insurance shown in the Declarations.

31) EXTRA EXPENSE, EXPEDITING EXPENSE AND LOSS ADJUSTMENT EXPENSE

A. COVERAGE - 5. Coverage Extensions - The following is added:

i. Extra Expense, Expediting Expense and Loss Adjustment Expense

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(1) When a loss covered by this policy occurs, we will pay the Extra Expense you necessarily incur to continue or resume normal business operations. We will pay only that part of the total expense that exceeds the amount which ordinarily would have been incurred to conduct your business. We will not be liable for any longer period than is required to rebuild, repair or replace the damaged property. This period is not limited by the expiration date of the policy.

(2) We will also pay the reasonable cost you incur to expedite repairs to covered property. This includes payment of overtime wages and the extra cost of express or other rapid means of transportation.

(3) We will also pay the extra wages you pay your employees for preparing inventories and other loss data for completing your proof of loss. We do not cover any other expenses incurred in preparing or submitting claims.

(4) The Special Exclusions in Cause of Loss - Special Form CP 10 30 that apply to the Business Income (And Extra Expense) Coverage Form CP 00 30 shall apply to this coverage.

(5) We will not pay more than $15,000 in any one occurrence. There is no deductible applied to this coverage.

32) <u>DEDUCTIBLE ENHANCEMENT</u>

D. DEDUCTIBLE - The following is added:

Under the Commercial Property and Inland Marine Coverages provided in this policy, in the event that more than one Deductible is applicable to the same occurrence, only the largest Deductible will be applied.

33) <u>HAY/STRAW COVERAGE</u>

A. COVERAGE – 1. Covered Property – b. Your Business Personal Property - The following is added:

(10) Hay or straw products, whether baled, loose, chopped or cubed, that is stored in the open, in pits, under sheds or covers or in buildings. For coverage to be in effect, you must submit a schedule describing the property in the open, describing the premises and stating the value of the property, and it must be submitted prior to effective date of coverage. The most we will pay for losses to hay/straw in the open arising out of covered causes of loss (see below) is $100,000 during each separate 12 month period of the policy.

The covered causes of loss for property in the open are the specified causes of loss per CAUSES OF LOSS – SPECIAL FORM CP 10 30 Section F Definitions

A. COVERAGE - 2. PROPERTY NOT COVERED, Subparagraph q. (1) is replaced by the following:

q. (1) Grain, or other crops;

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EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM) – FIXED DOLLAR DEDUCTIBLE

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. When this endorsement is attached to the Standard Property Policy, the terms Coverage Part and Coverage Form in this endorsement are replaced by the term Policy.

B. This endorsement applies to the Covered Property and Coverages for which an Earthquake – Volcanic Eruption Limit Of Insurance is shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations.

C. Additional Covered Causes Of Loss

1. The following are added to the Covered Causes of Loss:

a. Earthquake

b. Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

2. If the Earthquake – Volcanic Eruption Coverage Schedule or the Declarations indicate that this endorsement covers Earthquake – Sprinkler Leakage Only, then the Covered Causes of Loss in Paragraph **C.1.** of this endorsement do not apply, and the following apply instead:

a. Sprinkler Leakage resulting from Earthquake.

b. Sprinkler Leakage resulting from Volcanic Eruption. Volcanic Eruption means the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

D. Exclusions, Limitations And Related Provisions

1. The Exclusions and Limitations(s) sections of the Causes Of Loss Form (and the Exclusions section of the Mortgageholders Errors And Omissions Coverage Form and the Standard Property Policy) apply to coverage provided under this endorsement, except as provided in **D.2.** and **D.3.** below.

2. To the extent that the Earth Movement Exclusion might conflict with coverage provided under this endorsement, the Earth Movement Exclusion does not apply.

3. The exclusion of collapse, in the Causes Of Loss – Special Form and Mortgageholders Errors And Omissions Coverage Form, does not apply to collapse caused by Earthquake or Volcanic Eruption.

4. The Additional Coverage – Collapse, in the Causes Of Loss – Broad Form, Causes Of Loss – Special Form and Mortgageholders Errors And Omissions Coverage Form, does not apply to the coverage provided under this endorsement. This endorsement includes coverage for collapse caused by Earthquake or Volcanic Eruption.

5. We will not pay for loss or damage caused directly or indirectly by tidal wave or tsunami, even if attributable to an Earthquake or Volcanic Eruption.

6. We will not pay for loss or damage caused by or resulting from any Earthquake or Volcanic Eruption that begins before the inception of this insurance.

7. The Ordinance Or Law Exclusion in this Coverage Part continues to apply with respect to any loss under this Coverage Part including any loss under this endorsement, unless Ordinance Or Law Coverage is added by endorsement.

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8. We will not pay for loss of or damage to exterior masonry veneer (except stucco) on wood frame walls caused by or resulting from Earthquake or Volcanic Eruption. The value of such veneer will not be included in the value of Covered Property or the amount of loss when applying the Property Damage Deductible applicable to this endorsement.

   This limitation, **D.8.**, does not apply if:

   a. The Earthquake – Volcanic Eruption Coverage Schedule or the Declarations indicate that the "Including Masonry Veneer" option applies; or

   b. Less than 10% of the total outside wall area is faced with masonry veneer (excluding stucco).

9. Under this Coverage Part, as set forth under Property Not Covered in the Coverage Form to which this endorsement is attached, land is not covered property, nor is the cost of excavations, grading, backfilling or filling. Therefore, coverage under this endorsement does not include the cost of restoring or remediating land.

E. No Coinsurance

The Coinsurance Condition in this policy, if any, does not apply to the coverage provided under this endorsement.

Various Coverage Extensions, in the Coverage Form to which this endorsement is attached, require coinsurance. The coinsurance requirement for such Coverage Extensions is eliminated with respect to coverage provided under this endorsement.

F. Limit Of Insurance

1. General Information

The term Limit of Insurance means the Limit of Insurance applicable to Earthquake – Volcanic Eruption for the Covered Property or Coverage under which loss or damage is sustained. The Earthquake – Volcanic Eruption Coverage Schedule or the Declarations provide information on the Limit of Insurance applicable to Covered Property and Coverages for Earthquake – Volcanic Eruption.

2. Annual Aggregate Limit

The Limit of Insurance for Earthquake – Volcanic Eruption is an annual aggregate limit and as such is the most we will pay for the total of all loss or damage that is caused by Earthquake or Volcanic Eruption in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one Earthquake or Volcanic Eruption during that period of time. Thus, if the first Earthquake or Volcanic Eruption does not exhaust the Limit of Insurance, then the balance of that Limit is available for a subsequent Earthquake(s) or Volcanic Eruption(s).

If a single Earthquake or Volcanic Eruption (as defined in Section **C.** of this endorsement) begins during one annual policy period and ends during the following annual policy period, any Limit of Insurance applicable to the following annual policy period will **not** apply to such Earthquake or Volcanic Eruption.

3. Additional Coverages and Coverage Extensions

Amounts payable under an Additional Coverage or Coverage Extension, as set forth in the applicable Coverage Form, do not increase the Limit of Insurance for Earthquake – Volcanic Eruption.

4. Limitation

For property or coverage that is subject to a Blanket Limit on Earthquake – Volcanic Eruption (as shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations), we will not pay more than we would pay in the absence of such Blanket Limit. Therefore, the maximum amount payable for any such item of property or coverage is the Limit of Insurance or stated value (as shown in a Statement of Values on file with us) specific to that item of property or coverage for Covered Causes of Loss other than Earthquake – Volcanic Eruption.

5. Ensuing Loss

If a Cause of Loss (such as fire) is covered by means of an exception to the Earth Movement Exclusion, in the Causes Of Loss Form, we will also pay for the loss or damage caused by that other Covered Cause of Loss. But the most we will pay, for the total of all loss or damage caused by the Earthquake, Volcanic Eruption and other Covered Cause of Loss, is the Limit of Insurance applicable to such other Covered Cause of Loss. We will **not** pay the sum of the two Limits.

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EXAMPLES – ENSUING LOSS

Two examples follow using these facts: The Commercial Property Coverage Part, in these examples, includes the Causes Of Loss – Basic Form (which covers fire) and this Earthquake – Volcanic Eruption Endorsement. A building is damaged by Earthquake, and by Fire which is caused by the Earthquake. The value of the damaged building is $1,000,000. The Limit of Insurance applicable to the building, for the Basic Causes of Loss, is $800,000. The Limit of Insurance for Earthquake – Volcanic Eruption is $400,000. The Earthquake Deductible amount is $50,000.

Example 1

The damage due to Earthquake is $500,000.

The damage due to Fire is $500,000.

Payment for Earthquake damage is $400,000 ($500,000 damage minus $50,000 Earthquake deductible = $450,000; Limit is $400,000).

Payment for Fire damage is $400,000 ($500,000 damage capped at the difference between the Basic Limit and the Earthquake Limit).

Total Loss Payment is $800,000.

Example 2

The damage due to Earthquake is $800,000.

The damage due to Fire is $100,000.

Payment for Earthquake damage is $400,000 ($800,000 damage minus $50,000 Earthquake deductible = $750,000; Limit is $400,000).

Payment for Fire damage is $100,000 (amount of damage).

Total Loss Payment is $500,000.

G. Property Damage Deductible

1. The provisions of Section **G.3.** of this endorsement are applicable to all Coverage Forms except:

a. Business Income (And Extra Expense) Coverage Form;

b. Business Income (Without Extra Expense) Coverage Form;

c. Extra Expense Coverage Form.

2. If the Declarations indicate that this endorsement covers Earthquake – Sprinkler Leakage Only, then the Deductible set forth in Section **G.3.** of this endorsement does not apply to such coverage. The applicable Deductible for such coverage is the same Deductible that applies to Fire.

3. The Deductible, if any, in this Coverage Part is replaced by the following with respect to Earthquake and Volcanic Eruption:

All Policies

a. The Deductible provisions apply to each Earthquake or Volcanic Eruption.

b. Separate Deductibles apply to each building, personal property at each building and personal property in the open. Deductibles are separately applied even if:

(1) Two or more buildings sustain loss or damage;

(2) Personal property at two or more buildings sustains loss or damage; and/or

(3) A building and the personal property in that building sustain loss or damage.

c. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance.

d. When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to the fixed dollar deductible shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations for any described premises.

e. If there is loss or damage caused by Earthquake or Volcanic Eruption, and loss or damage caused by a Causes of Loss (e.g. fire) that is covered by means of an exception to the Earth Movement Exclusion, then the only applicable Deductible provision is that stated in this endorsement.

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H. Business Income And Extra Expense Period Of Restoration

This Section **H.** is applicable only to the Coverage Forms specified below:

1. Business Income (And Extra Expense) Coverage Form;

2. Business Income (Without Extra Expense) Coverage Form;

3. Extra Expense Coverage Form.

The "period of restoration" definition stated in the Coverage Form, or in any endorsement amending the beginning of the "period of restoration", applies to each Earthquake or Volcanic Eruption. A single Earthquake or Volcanic Eruption is defined in Section **C.** of this endorsement.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Earthquake – Volcanic Eruption Coverage Schedule (Fixed Dollar Deductible)

This endorsement modifies insurance provided under the following:

EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM) - FIXED DOLLAR DEDUCTIBLE

Premises #, Including Description of Premises or Location(s):

"Including Masonry Veneer" Option	☐ **Yes**	☐ **No**
Property Damage Deductible	$	
Earthquake – Sprinkler Leakage Only	☐	

Earthquake – Volcanic Eruption Limit(s) of Insurance. The Limit(s) of Insurance shown in Section **A** and/or **B** of this Schedule is (are) an annual aggregate limit(s). Refer to the Limit Of Insurance Provisions in the Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form) for an explanation.

A. Blanket Limit $

(The Blanket Limit applies to all Premises and Locations listed on this page of the Schedule. If a separate Blanket Limit(s) applies at other Premises or Locations, then a separate page(s) of this Schedule will be used to enter the Blanket Limit(s) for such Premises or Locations.)

Check applicable Covered Property/Coverage(s) for Blanket Limit:

☐ Bldg. ☐ BI (CP 00 32)
☐ BPP ☐ EE (CP 00 50)
☐ BI (CP 00 30) ☐ Other

The Blanket Limit does not apply separately to the Premises, Locations, Covered Property or Coverages listed. The Blanket Limit is the most we will pay for all loss or damage to the indicated Covered Property/Coverage at the Premises and Locations listed, subject to all other applicable provisions of the Limit of Insurance section in the Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form).

B. Separate Limits (if a separate Limit of Insurance is entered in this section of the Schedule, **B.,** for a particular Covered Property/Coverage, that Covered Property/Coverage should NOT be included under a Blanket Limit.)

Premises #1		**Premises #2**		**Premises #3**	
Bldg.	$	Bldg.	$	Bldg.	$
BPP	$	BPP	$	BPP	$
BI (CP 00 30)	$	BI (CP 00 30)	$	BI (CP 00 30)	$
BI (CP 00 32)	$	BI (CP 00 32)	$	BI (CP 00 32)	$
EE(CP 00 50)	$	EE(CP 00 50)	$	EE(CP 00 50)	$
Other	$	Other	$	Other	$

Bldg. = Building; BPP = Business Personal Property; BI = Business Income Coverage Form; EE = Extra Expense Coverage Form.

All other terms and conditions remain unchanged.

WITHDRAWN

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State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Redlined - Forms
Comments:	
Attachment(s):	FM 600.0.1285 07 19_REV.pdf FM 600.0.1286 07 19_REV.pdf FM 600.0.1287 07 19_REV.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	Forms Explanatory Memorandum_DC.pdf

State: District of Columbia **First Filing Company:** Crum & Forster Indemnity Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: 2019 Commercial Property Manual Form/Rule Filing
Project Name/Number: /

Item Status:	
Status Date:	

~~Fairmont~~ Property Coverage Extension Endorsement Supplemental Schedule

Basic Form

This Schedule is used in conjunction with the Commercial Property Coverage Part Declarations when the Commercial Property Coverage Part includes the Property Coverage Extension Endorsement. This Schedule supplements the Commercial Property Coverage Part Declarations.

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Accounts Receivable		$	25,000	Each Described Premises, Per Occurrence
		$	5,000	Not At Described Premises, Per Occurrence
Automatic Building Increase			2%	
Automatic Your Business Personal Property Increase			4%	
Awnings And Canopies – Permanently Attached		Included in Building Limit		
Brands And Labels		$	10,000	Per Occurrence
Business Income And Extra Expense		$	5,000	Per Occurrence
Computer Fraud		$	5,000	Per Occurrence
Consigned Property		$	5,000	Each Described Premises
Contractual Penalties		$	5,000	Per Occurrence
		$	10,000	Annual Aggregate
Credit Card Invoices		$	5,000	Per Occurrence
Damage To Building From Theft		$	5,000	Per Occurrence
Debris Removal – Covered Property		$	5,000	Each Described Premises, Per Occurrence
Debris Removal – Other Than Covered Property		$	5,000	Per Occurrence
Dependent Properties		$	5,000	Per Occurrence
Electronic Data	Data	$	15,000	Annual Aggregate
Processing Coverage	Equipment	$	25,000	Each Described Premises
	Interruption Of Computer Operations	$	10,000	Annual Aggregate
Employee Dishonesty		$	5,000	Per Occurrence
Erroneous Delivery Of Liquid Products		$	25,000	Per Occurrence
False Pretense		$	1,500	Per Occurrence
Fine Arts – Described Premises		$	10,000	Each Described Premises
Fine Arts – Newly Acquired Locations		$	5,000	Per Occurrence
Fire Department Service Charge		$	5,000	Per Occurrence
Fire Extinguisher Systems Expense		$	5,000	Per Occurrence
Forgery Or Alteration		$	5,000	Per Occurrence
Foundations And Underground Pipes		$	25,000	Per Occurrence
Fuel Storage Tanks And Pumps		$	Included in Building Limit	
Gas Or Oil Contamination		$	25,000	Per Occurrence
Inventory And Appraisal Expense		$	5,000	Per Occurrence
Leased, Loaned Or Rented Tanks And Related Equipment		$	5,000	Per Occurrence
Leasehold Interest – Undamaged Improvements And Betterments		$	15,000	Per Occurrence

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Lessee Changeover - Building		$	25,000	Per Occurrence
Lost Key Consequential Loss		$	2,500	Per Occurrence
Mobile Equipment		$	10,000	Per Occurrence
Money And Securities – Inside The Premises		$	5,000	Per Occurrence
Money And Securities – Outside The Premises		$	2,500	Per Occurrence
Money Orders And Counterfeit Money		$	2,500	Per Occurrence
Newly Acquired Or Constructed Property – Buildings		$	500,000	Each Building
Newly Acquired Or Constructed Property – Your Business Personal Property		$	250,000	Each Building
Ordinance Or Law – Machinery And Equipment		Included in Property Limit		
Ordinance Or Law	Loss To The Undamaged Portion Of The Building	Included in Building Limit		
	Demolition Cost	$	25,000	Per Occurrence
	Increased Cost Of Construction	$	25,000	Per Occurrence
Outdoor Property – Fences/Retaining Walls		$	5,000	Per Occurrence
Outdoor Property – Antennas		$	5,000	Per Occurrence
Outdoor Signs		$	5,000	Per Occurrence
Personal Effects And Property Of Others		$	5,000	Each Described Premises
Pollutant Clean Up And Removal At Described Premises And Non-Owned Premises		$	25,000	Each Premises
		$	50,000	Combined Annual Aggregate
		$	5,000	Deductible Per Occurrence Or Claim
Property In Transit		$	25,000	Per Occurrence
Property In the Open		$	10,000	Per Occurrence
Property Of Others You Transport		$	10,000	Per Occurrence
Property Off-premises		$	10,000	Per Occurrence
Reward Payment – Arson, Theft Or Vandalism		$	2,500	Per Person, Per Occurrence
Spoilage – Includes Breakdown Or Contamination		$	5,000	Each Described Premises
Tank Leakage		$	10,000	Annual Aggregate
Terminal Access Card		$	15,000	Each Described Premises
Transit Business Income		Included in Business Income Limit		
Trees, Shrubs And Plants (Other Than Stock)		$	1,000	Any One Tree, Shrub or Plant
		$	10,000	Per Occurrence
Underground Water And Backup Of Sewers And Drains		$	10,000	Per Occurrence
Utility Services – Direct Damage And Time Element		$	5,000	Per Occurrence
Valuable Papers And Records (Other Than Electronic Data) – Described Premises		$	10,000	Each Described Premises
Valuable Papers And Records (Other Than Electronic Data) - Off Premises		$	5,000	Per Occurrence

The Coinsurance Additional Condition does not apply to the Property Coverage Extensions provided under this Supplemental Schedule.

~~Fairmont~~ Property Coverage Extension Endorsement Supplemental Schedule

Deluxe Form

This Schedule is used in conjunction with the Commercial Property Coverage Part Declarations when the Commercial Property Coverage Part includes the Property Coverage Extension Endorsement. This Schedule supplements the Commercial Property Coverage Part Declarations.

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Accounts Receivable		$	100,000	Each Described Premises, Per Occurrence
		$	5,000	Not At Described Premises, Per Occurrence
Automatic Building Increase			2%	
Automatic Your Business Personal Property Increase			4%	
Awnings And Canopies – Permanently Attached		Included in Building Limit		
Brands And Labels		$	25,000	Per Occurrence
Business Income And Extra Expense		$	25,000	Per Occurrence
Computer Fraud		$	25,000	Per Occurrence
Consigned Property		$	25,000	Each Described Premises
Contractual Penalties		$	25,000	Per Occurrence
		$	50,000	Annual Aggregate
Credit Card Invoices		$	25,000	Per Occurrence
Damage To Building From Theft		$	25,000	Per Occurrence
Debris Removal – Covered Property		$	25,000	Each Described Premises, Per Occurrence
Debris Removal – Other Than Covered Property		$	25,000	Per Occurrence
Dependent Properties		$	25,000	Per Occurrence
Electronic Data	Data	$	25,000	Annual Aggregate
Processing Coverage	Equipment	$	100,000	Each Described Premises
	Interruption Of Computer Operations	$	25,000	Annual Aggregate
Employee Dishonesty		$	25,000	Per Occurrence
Erroneous Delivery Of Liquid Products		$	150,000	Per Occurrence
False Pretense		$	1,500	Per Occurrence
Fine Arts – Described Premises		$	25,000	Each Described Premises
Fine Arts – Newly Acquired Locations		$	10,000	Per Occurrence
Fire Department Service Charge		$	10,000	Per Occurrence
Fire Extinguisher Systems Expense		$	10,000	Per Occurrence
Forgery Or Alteration		$	25,000	Per Occurrence
Foundations And Underground Pipes		$	100,000	Per Occurrence
Fuel Storage Tanks And Pumps		$	Included in Building Limit	
Gas Or Oil Contamination		$	50,000	Per Occurrence
Inventory And Appraisal Expense		$	10,000	Per Occurrence
Leased, Loaned Or Rented Tanks And Related Equipment		$	10,000	Per Occurrence
Leasehold Interest – Undamaged Improvements And Betterments		$	50,000	Per Occurrence

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Lessee Changeover – Building		$	100,000	Per Occurrence
Lost Key Consequential Loss		$	5,000	Per Occurrence
Mobile Equipment		$	25,000	Per Occurrence
Money And Securities – Inside The Premises		$	10,000	Per Occurrence
Money And Securities – Outside The Premises		$	5,000	Per Occurrence
Money Orders And Counterfeit Money		$	5,000	Per Occurrence
Newly Acquired Or Constructed Property – Buildings		$	1,000,000	Each Building
Newly Acquired Or Constructed Property – Your Business Personal Property		$	500,000	Each Building
Ordinance Or Law – Machinery And Equipment		Included in Property Limit		
Ordinance Or Law	Loss To The Undamaged Portion Of The Building	Included in Building Limit		
	Demolition Cost	$	100,000	Per Occurrence
	Increased Cost Of Construction	$	100,000	Per Occurrence
Outdoor Property – Fences/Retaining Walls		$	10,000	Per Occurrence
Outdoor Property – Antennas		$	10,000	Per Occurrence
Outdoor Signs		$	10,000	Per Occurrence
Personal Effects And Property Of Others		$	10,000	Each Described Premises
Pollutant Clean Up And Removal At Described Premises And Non-Owned Premises		$	100,000	Each Premises
		$	100,000	Combined Annual Aggregate
		$	5,000	Deductible Per Occurrence Or Claim
Property In Transit		$	50,000	Per Occurrence
Property In the Open		$	100,000	Per Occurrence
Property Of Others You Transport		$	50,000	Per Occurrence
Property Off-premises		$	50,000	Per Occurrence
Reward Payment – Arson, Theft Or Vandalism		$	10,000	Per Person, Per Occurrence
Spoilage – Includes Breakdown Or Contamination		$	10,000	Each Described Premises
Tank Leakage		$	25,000	Annual Aggregate
Terminal Access Card		$	75,000	Each Described Premises
Transit Business Income		Included in Business Income Limit		
Trees, Shrubs And Plants (Other Than Stock)		$	2,500	Any One Tree, Shrub or Plant
		$	25,000	Per Occurrence
Underground Water And Backup Of Sewers And Drains		$	25,000	Per Occurrence
Utility Services – Direct Damage And Time Element		$	10,000	Per Occurrence
Valuable Papers And Records (Other Than Electronic Data) – Described Premises		$	25,000	Each Described Premises
Valuable Papers And Records (Other Than Electronic Data) - Off Premises		$	5,000	Per Occurrence

The Coinsurance Additional Condition does not apply to the Property Coverage Extensions provided under this Supplemental Schedule.

~~Fairmont~~ Property Coverage Extension Endorsement Supplemental Schedule

Premier Form

This Schedule is used in conjunction with the Commercial Property Coverage Part Declarations when the Commercial Property Coverage Part includes the Property Coverage Extension Endorsement. This Schedule supplements the Commercial Property Coverage Part Declarations.

Additional Coverages And Coverage Extensions		Limits Of Insurance		
Accounts Receivable		$	100,000	Each Described Premises, Per Occurrence
		$	5,000	Not At Described Premises, Per Occurrence
Automatic Building Increase			2%	
Automatic Your Business Personal Property Increase			4%	
Awnings And Canopies – Permanently Attached		Included in Building Limit		
Brands And Labels		$	25,000	Per Occurrence
Business Income And Extra Expense		$	125,000	Per Occurrence
Computer Fraud		$	25,000	Per Occurrence
Consigned Property		$	25,000	Each Described Premises
Contractual Penalties		$	25,000	Per Occurrence
		$	50,000	Annual Aggregate
Credit Card Invoices		$	25,000	Per Occurrence
Damage To Building From Theft		$	25,000	Per Occurrence
Debris Removal – Covered Property		$	25,000	Each Described Premises, Per Occurrence
Debris Removal – Other Than Covered Property		$	25,000	Per Occurrence
Dependent Properties		$	25,000	Per Occurrence
Electronic Data	Data	$	25,000	Annual Aggregate
Processing Coverage	Equipment	$	125,000	Each Described Premises
	Interruption Of Computer Operations	$	25,000	Annual Aggregate
NOTE: The 1000 foot limitation under the EDP Property Coverage Extension does not apply.				
Employee Dishonesty		$	25,000	Per Occurrence
Erroneous Delivery Of Liquid Products		$	150,000	Per Occurrence
False Pretense		$	1,500	Per Occurrence
Fine Arts – Described Premises		$	25,000	Each Described Premises
Fine Arts – Newly Acquired Locations		$	10,000	Per Occurrence
Fire Department Service Charge		$	10,000	Per Occurrence
Fire Extinguisher Systems Expense		$	10,000	Per Occurrence
Forgery Or Alteration		$	25,000	Per Occurrence
Foundations And Underground Pipes		$	125,000	Per Occurrence
Fuel Storage Tanks And Pumps		$	Included in Building Limit	
Gas Or Oil Contamination		$	75,000	Per Occurrence
Inventory And Appraisal Expense		$	15,000	Per Occurrence
Leased, Loaned Or Rented Tanks And Related Equipment		$	15,000	Per Occurrence
Leasehold Interest – Undamaged Improvements And		$	50,000	Per Occurrence

Additional Coverages And Coverage Extensions		Limits Of Insurance	
Betterments			
Lessee Changeover - Building		$ 100,000	Per Occurrence
Lost Key Consequential Loss		$ 5,000	Per Occurrence
Mobile Equipment		$ 25,000	Per Occurrence
Money And Securities – Inside The Premises		$ 10,000	Per Occurrence
Money And Securities – Outside The Premises		$ 5,000	Per Occurrence
Money Orders And Counterfeit Money		$ 5,000	Per Occurrence
Newly Acquired Or Constructed Property – Buildings		$ 1,000,000	Each Building
Newly Acquired Or Constructed Property – Your Business Personal Property		$ 500,000	Each Building
Ordinance Or Law – Machinery And Equipment		Included in Property Limit	
Ordinance Or Law	Loss To The Undamaged Portion Of The Building	Included in Building Limit	
	Demolition Cost	$ 100,000	Per Occurrence
	Increased Cost Of Construction	$ 100,000	Per Occurrence
Outdoor Property – Fences/Retaining Walls		$ 10,000	Per Occurrence
Outdoor Property – Antennas		$ 10,000	Per Occurrence
Outdoor Signs		$ 15,000	Per Occurrence
Personal Effects And Property Of Others		$ 10,000	Each Described Premises
Pollutant Clean Up And Removal At Described Premises And Non-Owned Premises		$ 125,000	Each Premises
		$ 125,000	Combined Annual Aggregate
		$ 5,000	Deductible Per Occurrence Or Claim
Property In Transit		$ 50,000	Per Occurrence
Property In the Open		$ 100,000	Per Occurrence
Property Of Others You Transport		$ 50,000	Per Occurrence
Property Off-premises		$ 50,000	Per Occurrence
Reward Payment – Arson, Theft Or Vandalism		$ 10,000	Per Person, Per Occurrence
Spoilage – Includes Breakdown Or Contamination		$ 15,000	Each Described Premises
Tank Leakage		$ 25,000	Annual Aggregate
Terminal Access Card		$ 75,000	Each Described Premises
Transit Business Income		Included in Business Income Limit	
Trees, Shrubs And Plants (Other Than Stock)		$ 2,500	Any One Tree, Shrub or Plant
		$ 25,000	Per Occurrence
Underground Water And Backup Of Sewers And Drains		$ 25,000	Per Occurrence
Utility Services – Direct Damage And Time Element		$ 10,000	Per Occurrence
Valuable Papers And Records (Other Than Electronic Data) – Described Premises		$ 25,000	Each Described Premises
Valuable Papers And Records (Other Than Electronic Data) - Off Premises		$ 5,000	Per Occurrence

The Coinsurance Additional Condition does not apply to the Property Coverage Extensions provided under this Supplemental Schedule.

Forms Explanatory Memorandum
(District of Columbia)

On behalf of the listed company(ies), we are revising the following forms that pertain to the Commercial Property Program:

- **FM 600.0.1285 07 19 – Property Coverage Extension Endorsement Supplemental Schedule (Basic Form)**
  We are revising this form to remove reference to "Fairmont" in the title.

- **FM 600.0.1286 07 19 – Property Coverage Extension Endorsement Supplemental Schedule (Deluxe Form)**
  We are revising this form to remove reference to "Fairmont" in the title.

- **FM 600.0.1287 07 19 – Property Coverage Extension Endorsement Supplemental Schedule (Premier Form)**
  We are revising this form to remove reference to "Fairmont" in the title.

In a companion Rules filing, we have updated our Company Exception Manual and have withdrawn Rules that are no longer needed. As such, we are withdrawing the following forms that correspond to those Rules as they have not been used within the past 5 years and are no longer needed:

- **ENG 00010402 02 05 – Energy Special Endorsement**

- **FM 101.0.1238 10 90 – Ordinance or Law Coverage**

- **FM 101.0.1414 08 94 – Common Policy Declarations**

- **FM 101.0.1415 08 94 – Common Policy Declarations – Additional Coverage Parts**

- **FM 101.0.1417 08 94 – Common Policy Conditions**

- **FM 101.0.1418 08 94 – Common Policy Declarations**

- **FM 101.0.1419 08 94 – Common Policy Conditions Amendment – Changes**

- **FM 135.0.1 12 97 – Parking Garage Deluxe Property Form**

- **FM 135.0.2 08 97 – Parking Garage Business Income Coverage Form (And Extra Expense)**

- **FM 600.0.817 07 87 – Partial Proof Of Loss**

- **FM 600.0.869 11 87 – Elevator Collision**

- **FM 600.0.871 01 89 – Causes Of Loss – Deluxe Form**

- **FM 600.0.900 04 89 – Property Enhancement Endorsement**
- **FM 600.0.903 08 89 – Full Value Coverage**
- **FM 600.0.914 06 91 – Flood Endorsement**
- **FM 600.0.956 09 93 – Fuel Oil Dealers Extension Endorsement**
- **FM 600.0.965 03 94 – Deluxe Property Form**
- **FM 600.0.1066 10 96 – Mold Builder's Deluxe Property Form**
- **FM 600.0.1068 10 96 – Mold Builder's Business Income Coverage Form (And Extra Expense)**
- **FM 600.0.1080 07 97 – Pizza Hut Property Form**
- **FM 600.0.1081 07 97 – Deletion Of Earthquake Coverage**
- **FM 600.0.1083 08 97 – Pollution Liability Coverage For On Site Pollution**
- **FM 600.0.1093 09 97 – Fraternal Organization Extension Endorsement**
- **FM 600.0.1110 06 98 – Custom Deluxe Coverage Form**
- **FM 600.0.1111 06 98 – Custom Deluxe Coverage Form Declarations (Mortgageholders, Loss Payees)**
- **FM 600.0.1113 01 01 – Custom Deluxe Coverage Form Declarations (Coverage At Specified Locations)**
- **FM 600.0.1114 06 98 – Custom Deluxe Coverage Form Declarations (Coverage At Unspecified Locations)**
- **FM 600.0.1115 06 98 – Custom Deluxe Coverage Form Declarations (Manufacturer's Output Coverage)**
- **FM 600.0.1116 06 98 – Custom Deluxe Coverage Form Declarations (Additional Coverages)**
- **FM 600.0.1117 06 98 – Custom Deluxe Coverage Form Declarations (Coverage Extensions)**
- **FM 600.0.1118 06 98 – Custom Deluxe Coverage Form Declarations (Optional Coverages)**
- **FM 600.0.1119 06 98 – Custom Deluxe Coverage Form Declarations (Peak Season Limit Of Insurance)**
- **FM 600.0.1120 06 98 – Custom Deluxe Coverage Form Declarations (Amendments - Breakdown)**
- **FM 600.0.1121 06 98 – Custom Deluxe Coverage Form Declarations (Amendments - Water Damage)**
- **FM 600.0.1122 06 98 – Custom Deluxe Coverage Form Declarations (Amendments - Earthquake Coverage)**

- **FM 600.0.1123 06 98 – Custom Deluxe Coverage Form Declarations (Business Income Coverage)**
- **FM 600.0.1124 06 98 – Custom Deluxe Coverage Form Declarations (Business Income Coverage Optional Coverage)**
- **FM 600.0.1125 06 98 – Custom Deluxe Coverage Form Declarations (Business Income Coverage Amendments)**
- **FM 600.0.1126 06 98 – Custom Deluxe Coverage Form Declarations (Extra Expense Coverages)**
- **FM 600.0.1127 06 98 – Custom Deluxe Coverage Form Declarations (Extra Expense Coverages - Optional Coverages)**
- **FM 600.0.1128 06 98 – Custom Deluxe Coverage Form Declarations (Amendment)**
- **FM 600.0.1142 12 98 – Property Enhancement For Manufacturers**
- **FM 600.0.1145 09 99 – Care Providers Property Coverage Endorsement**
- **FM 600.0.1146 09 99 – Key Person Replacement Expense Coverage**
- **FM 600.0.1310 05 12 – Manufacturers Coverage Enhancement Endorsement**
- **FM 600.0.1311 05 12 – Condominium Coverage Enhancement Endorsement**
- **FS 600.0.1194 03 06 – Utility Special Endorsement**
- **FS 600.0.1314 05 12 – Contamination Of Perishable Stock**
- **FS 600.0.1325 06 14 – Rural Telecommunications Providers Gold Choice Property Coverage Enhancement Endorsement**
- **GPP 000 10402 02 05 – Agricultural Special Endorsement**
- **MP 04 005 01 17 – Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form) – Fixed Dollar Deductible**
- **MP 06 004 01 17 – Earthquake – Volcanic Eruption Coverage Schedule (Fixed Dollar Deductible)**