



SPECIAL MULTI-PERIL MANDATORY FORM

WHAT WE COVER

We provide the coverages shown in this policy form, subject to the *terms* contained in the General Policy Provisions and the Causes of Loss form(s) of *your* policy. In the event of a conflict between the provisions contained elsewhere in *your* policy and this policy form, the provisions of this policy form will prevail.

The amount we pay for any one covered property loss will not exceed the amount of insurance specified for that loss by this policy. The coverages contained in this policy form do not increase the amount of insurance for Coverage A-Building or Coverage B-*Business* Property unless otherwise stated.

Unless otherwise stated in this policy form, a \$500 deductible applies to the property coverages contained in this policy form. If more than one deductible contained in *your* policy is applicable to the loss, then the highest of any applicable deductible will prevail.

The following property coverages apply to this policy form:

- | | |
|---|--------------------------------|
| A. <i>Additional Expense</i> | F. Outdoor Property |
| B. Damage To Buildings From <i>Theft</i> | G. Personal Articles |
| C. Debris Removal | H. Transportation |
| D. <i>Money And Securities</i> | I. Valuable Papers And Records |
| E. Newly Acquired Or Constructed Property | |

DEFINITIONS

The following definitions apply to this policy form:

1. *Additional expense* means expenses *you* incur during the *period of restoration* in order to minimize or avoid a partial or full cessation of *your business* that are necessary to continue *your* operations, either at the *insured premises* or at a temporary location, including expenses to relocate and equip the temporary premises.
2. *Dependent property* means a property *you* do not own, however, *you* depend on:
 - a. To deliver materials or services to *you* or others for *your* account;
 - b. To accept *your* products or services;
 - c. To manufacture *your* products for delivery to *your* customers; or
 - d. To attract customers to *your business*.

Dependent property does not include communication or utility services on which *you* depend to run *your business*.

3. *Loss of income* means the income *your business* could reasonably be expected to have earned during the *period of restoration* if no covered property loss had occurred less any income *your business* actually earned. *Loss of income* does not include charges and expenses which do not necessarily continue during the time of interruption. Coverage also applies to expenses *you* incur to reduce *loss of income*, however, only to the extent that they actually reduce *your loss of income*.
4. *Period of restoration*:
 - a. Means the time period that commences:
 - 1) For *Loss Of Income* coverage, 72 hours from the time when accidental direct physical loss or damage to covered property results from a covered cause of loss at the *insured premises*; or
 - 2) For *Additional Expense* coverage, immediately at the time when accidental direct physical loss or damage to covered property results from a covered cause of loss at the *insured premises*.
 - b. Ends at the earliest of:
 - 1) For *Loss Of Income* coverage:
 - a) The date when the loss or damage at the *insured premises* should be repaired, rebuilt or

- replaced with reasonable speed with like kind and quality materials;
 - b) The date when **business** is resumed at a new permanent location; or
 - c) The length of time **you** have **Loss Of Income** coverage as stated in the Declarations.
- 2) For **Additional Expense** coverage:
- a) The date when the loss or damage at the **insured premises** should be repaired, rebuilt or replaced with reasonable speed with like kind and quality materials; or
 - b) The date when **business** is resumed at a new permanent location.
- c. Does not include the increased time necessary due to any ordinance or law being enforced.

PROPERTY COVERAGES

A. ADDITIONAL EXPENSE

1. WHAT WE PAY FOR

We pay up to \$1,000 per occurrence of the Coverage A-Building or Coverage B-**Business** Property amount of insurance for necessary **additional expense** during the **period of restoration**, which **you** incur to continue **your business** as usual had no accidental direct physical loss or damage occurred to property at the **insured premises**. The loss or damage must result from a covered cause of loss.

You must do everything reasonable to reduce the amount of loss. **You** must do everything reasonable to resume operations with the same quality of service which existed immediately before the loss; and **you** must resume partial or complete operation of the property making use of merchandise, **stock** or other property at **your** other locations.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Expenses covered under the **Loss Of Income** or **Loss Of Income From Dependent Property** coverages of this policy;
- b. **Additional expense** resulting from the enforcement of ordinance or law or as a result of civil authority;
- c. **Additional expense** due to interference by strikers or other people with the restoration or replacement of property, or with the resumption or continuation of **your business**;
- d. **Additional expense** caused by the suspension, lapse or cancellation of any lease, license, contract or order; or
- e. **Additional expense** resulting from any other type of consequential loss.

Payments under **Additional Expense** coverage may extend beyond the end of the policy period.

B. DAMAGE TO BUILDINGS FROM THEFT

1. WHAT WE PAY FOR

We pay for accidental direct physical loss or damage to the buildings or structures described in the Declarations that **you** own or that **you** are responsible for as a result of a written contractual obligation, resulting from actual or attempted **theft**.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss or damage when the building or structure is considered vacant as set forth in the Vacancy Provision under How Much **We** Pay for Loss Or Claim of **your** policy; or
- b. Loss or damage caused by **you**, **your employees**, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others.

C. DEBRIS REMOVAL

1. WHAT WE PAY FOR

The amount of insurance for Debris Removal coverage is increased an additional \$5,000 from what is provided in the Removal provision of the Incidental Coverages of the General Policy Provisions, when the debris removal expense exceeds 25% of the amount *we* pay for the direct loss or damage, or when the loss to property and debris removal combined exceeds the amount of insurance for the property.

Refer to the Incidental Coverages of the General Policy Provisions of *your* policy for applicable *terms*, conditions and exclusions. All other provisions relating to this coverage as described in the General Policy Provisions remain the same.

D. MONEY AND SECURITIES

1. WHAT WE PAY FOR

We pay up to a maximum of \$250 of the Coverage B-*Business* Property amount of insurance per occurrence for the loss of *money* and *securities* used in *your business* because of actual destruction, disappearance or dishonest act, when the loss occurs:

- a. On the *insured premises*; or
- b. Off the *insured premises*.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss due to any fraudulent, dishonest or criminal act by *you, your employees*, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others;
- b. Loss caused by *you, your employees*, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others;
- c. Loss due to giving or surrendering of *money* or *securities* in any exchange or purchase;
- d. Loss of *money* contained in coin-operated amusement devices or vending machines, unless the device or machine has an instrument that records the amount of *money* deposited; or
- e. Loss due to accounting or arithmetical errors or omissions.

All loss connected with an actual or attempted dishonest act, or series of related acts, whether committed by one or more people will be deemed to arise out of one occurrence.

E. NEWLY ACQUIRED OR CONSTRUCTED PROPERTY

1. WHAT WE PAY FOR

This coverage applies only when an 80% or higher coinsurance provision is shown in the Declarations.

We pay for newly acquired or constructed property as follows:

- a. When Coverage A-Building is covered under *your* policy, *we* pay up to \$50,000 for:
 - 1) Accidental direct physical loss or damage resulting from a covered cause of loss to *your* new buildings or structures when being constructed at the *insured premises*; and
 - 2) Accidental direct physical loss or damage resulting from a covered cause of loss to *your* newly acquired buildings at premises other than the *insured premises* when the newly acquired building is intended for a similar use as an existing covered building or use as a warehouse.
- b. When Coverage B-*Business* Property is covered under *your* policy, *we* will pay up to \$25,000 for:
 - 1) Accidental direct physical loss or damage resulting from a covered cause of loss to *your business* property, including newly acquired *business* property, located at any newly acquired location; and
 - 2) Accidental direct physical loss or damage resulting from a covered cause of loss to *your business* property, including newly acquired *business* property, in *your* newly constructed or acquired building or structure at the *insured premises*.
- c. This coverage ends at the earliest of:

- 1) 30 days from acquisition or commencement of construction;
- 2) The expiration of the policy; or
- 3) The date *you* report the newly acquired or constructed property to *us*.

We will charge *you* additional premium for the value *you* report to *us* from the date *you* acquire the property or begin construction.

F. OUTDOOR PROPERTY

1. WHAT WE PAY FOR

The amount of insurance for Outdoor Property coverage is increased an additional \$1,000 from what is provided in the Incidental Coverages of the General Policy Provisions of *your* policy.

Refer to the Incidental Coverages of the General Policy Provisions of *your* policy for applicable *terms*, conditions and exclusions. All other provisions relating to this coverage as described in the General Policy Provisions remain the same.

G. PERSONAL ARTICLES

1. WHAT WE PAY FOR

We pay up to a maximum of \$1,000 per occurrence of the Coverage B-*Business* Property amount of insurance for personal articles owned by the *insured*, the *insured's* partners, the *insured's* members or managers of a limited liability company, the *insured's* officers or the *insured's employees* on the *insured premises* caused by accidental direct physical loss or damage resulting from a covered cause of loss.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss or damage to tools or equipment used in *your business*; or
- b. Loss or damage to personal articles from *theft*.

H. TRANSPORTATION

1. WHAT WE PAY FOR

We pay up to a maximum of \$1,000 of the Coverage B-*Business* Property amount of insurance for accidental direct physical loss or damage resulting from a covered cause of loss to *your* covered *business* property when it leaves the *insured premises* and it is being transported in or on a vehicle owned, operated or leased by *you* or for *you*. Coverage for tools and equipment is limited to \$500. Transportation coverage applies only in the coverage territory of the United States.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss or damage to *business* property of others when it is being transported in or on a vehicle owned, operated, or leased by *you* or a vehicle operated by a common or contract carrier on *your* behalf; or
- b. Loss or damage to *your business* property if *you* are in *business* as a common or contract carrier.

I. VALUABLE PAPERS AND RECORDS

1. WHAT WE PAY FOR

The amount of insurance for Valuable Papers And Records coverage is increased an additional \$1,000 from what is provided in the Incidental Coverages of the General Policy Provisions of *your* policy.

Refer to the Incidental Coverages of the General Policy Provisions of *your* policy for applicable *terms*, conditions and exclusions. All other provisions relating to this coverage as described in the General Policy Provisions remain the same.

All other *terms* and conditions remain unchanged.