



BUSINESS EXTENDER ENDORSEMENT

WHAT WE COVER

In addition to any property or liability coverage otherwise provided by *your* policy, *we* provide the coverages shown in this policy form. These coverages are 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.

Unless otherwise stated in this policy form, the coverages provided in this policy form are additional insurance.

The amount *we* pay for any one covered property loss will not exceed the amount of insurance specified for that loss by this policy.

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:

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| A. Accounts Receivable | K. Fire Extinguisher Recharge Expenses |
| B. Additional Expense | L. Lock Replacement Coverage |
| C. Backup, Discharge Or Overflow | M. Money And Securities |
| D. Building Ordinance Or Law | N. Newly Acquired Or Constructed Property |
| E. Business Property Of Others And Customer Goods | O. Off Premises Power Coverage |
| F. Business Property Off Premises | P. Outdoor Property |
| G. Computer Information Systems Coverage | Q. Personal Articles |
| H. Employee Dishonesty | R. Pollutant Cleanup And Removal |
| I. Exterior Signs | S. Property In Transit |
| J. Fine Arts Coverage | T. Refrigerated Property |
| | U. Valuable Papers And Records |

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. **Computer hardware** means machinery or equipment that is programmable or used to store, process and retrieve data, including any component parts and related peripheral equipment that provides for data transmission or printing.
3. **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*.

4. **Fine arts** means paintings, pictures, print reproductions, drawings, etchings, sculptures, statuary, marbles, bronzes, tapestries, handwoven or oriental rugs, antique furniture or silver, rare books or manuscripts, rare glassware, porcelains, bric-a-brac, collectibles or other items of art rarity or antiquity.
5. **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**.

6. **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.

7. **Refrigeration breakdown** means a change in temperature or humidity from the failure of a refrigerating unit.

8. **Refrigeration power failure** means a change in temperature or humidity of a refrigerating unit resulting from partial or complete lack of electrical power, either on or off the **insured premises** that is beyond **your** control.

9. **Refrigerated property** means perishable **stock** maintained under controlled refrigerated conditions to preserve it and which is susceptible to spoilage if the controlled refrigerated conditions change.

PROPERTY COVERAGES

A. ACCOUNTS RECEIVABLE

1. WHAT WE PAY FOR

We pay up to \$5,000 for accidental direct physical loss or damage to **your** records of accounts receivable on the **insured premises** resulting from a covered cause of loss.

We pay for:

- a. Any amounts due to **you** from **your** customers that **you** are unable to collect;
- b. Interest charges on any loan **you** are required to take out to offset an amount of accounts receivable **you** are unable to collect;
- c. Excess collection expenses that become reasonable and necessary as a result of direct loss or damage to **your** accounts receivable; and
- d. Any other reasonable expenses **you** incur to recreate **your** accounts receivable records.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss due to bookkeeping, accounting, billing errors or omissions;
- b. Loss for which the proof is solely dependent upon an audit of records or an inventory computation. This will not prevent the use of such procedures in support of a claim for loss which the **insured** can prove, through evidence wholly apart from an audit of records or an inventory;
- c. Loss due to alteration, falsification, manipulation, concealment, destruction or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining or withholding of **money, securities** or other property, however, only to the extent of such wrongful giving, taking, obtaining or withholding;
- d. Loss for probable bad debts which would normally have been uncollectible by the **insured**;
- e. Loss for unearned interest and service charges; or
- f. Loss due to electrical or magnetic damage, disturbance or erasure of electronic recordings, except by

lightning.

3. DETERMINATION OF RECEIVABLES

When there is proof that an accounts receivable loss covered by this policy form has occurred, but, the *insured* cannot accurately establish the total amount of accounts receivable outstanding as of the date of such loss, such amount will be based on the *insured's* monthly statements and will be computed as follows:

- a. Determine the amount of all outstanding accounts receivable at the end of the same fiscal month in the year immediately preceding the year in which the loss occurs;
- b. Calculate the percentage of increase or decrease in the average monthly total of accounts receivable for the twelve months immediately preceding the month in which the loss occurs, or such part of, for which the *insured* has conducted *business* and has furnished monthly statements to *us*, as compared with such average for the same months of the preceding year;
- c. The amount determined under 3.a. above, multiplied by the percentage calculated under 3.b. above, will be the agreed total amount of accounts receivable as of the last day of the fiscal month in which said loss occurs;
- d. The amount determined under 3.c. above will be increased or decreased in conformity with the normal fluctuations in the amount of accounts receivable during the fiscal month involved, due consideration being given to the experience of the *business* since the last day of the last fiscal month for which a statement has been rendered.

B. ADDITIONAL EXPENSE

1. WHAT WE PAY FOR

We pay up to \$5,000 per occurrence 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.

C. BACKUP, DISCHARGE OR OVERFLOW

1. WHAT WE PAY FOR

We pay up to \$5,000 per occurrence for accidental direct physical loss or damage to property caused by the backup, discharge or overflow of water, waterborne material or sewage on the *insured premises*:

- a. Through sewers or drains; and
- b. Through sump basins caused by failure of sump pump operations.

2. WHAT WE DO NOT PAY FOR

- a. Loss or damage resulting from an *insured's* negligence;
- b. Loss or damage resulting from an *insured's* neglect or failure to service or maintain the sump pump or any plumbing appliance; or
- c. Generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

D. BUILDING ORDINANCE OR LAW

1. WHAT WE PAY FOR

When there is accidental direct physical loss or damage from a covered cause of loss to Coverage A-Building, *we* pay up to \$5,000 per covered building for increased costs of construction that result from a minimum requirement of an applicable ordinance or law. This coverage includes:

- a. The adjustment of covered loss in accordance with any ordinance or law which governs repair, restoration or demolition of the covered building;
- b. The reasonable costs for demolition and removal of standing, undamaged portions of a covered building when required by state or municipal ordinance; and
- c. The reasonable costs to repair, restore or reconstruct the covered damages to the covered building. The increased costs must be incurred to comply with ordinance or law governing such repair, restoration or reconstruction of a building of similar size and use intended for the same or similar occupancy.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. More than the costs actually and necessarily incurred for demolition or the costs actually and necessarily incurred to repair or restore in accordance with ordinance or law;
- b. The enforcement of any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination of *pollutants*, wet rot or dry rot;
- c. Any costs incurred in testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing or otherwise responding to or assessing the effects of *pollutants*, wet rot or dry rot;
- d. Any costs due to an ordinance or law *you* were required to comply with prior to the loss, even when the building was undamaged, and with which *you* failed to comply;
- e. More than the actual cash value of loss or damage until the property is repaired or replaced with an identical or similar occupancy at the same or another premises;
- f. The repair or replacement unless they are made as soon as reasonably possible after the loss or damage occurs, not to exceed two years, including any claim for any additional amount payable under this coverage; or
- g. More than the increased cost of construction at the original premises, if *you* elect to rebuild at another premises. If ordinance or law requires relocation to another premises, the most *we* will pay is the increased cost of construction at the new premises.

This coverage is not subject to the Ordinance Or Law exclusion in the applicable Causes of Loss form, to the extent the exclusion would conflict with this coverage.

E. BUSINESS PROPERTY OF OTHERS AND CUSTOMER GOODS

1. WHAT WE PAY FOR

The amount of insurance for *Business* Property Of Others And Customer Goods coverage is increased an additional \$5,000 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.

This coverage is excess over any other applicable insurance.

F. BUSINESS PROPERTY OFF PREMISES

1. WHAT WE PAY FOR

We pay up to \$5,000 for accidental direct physical loss or damage from a covered cause of loss to *your business* property while temporarily away from the *insured premises* and at another location not owned, operated or leased by an *insured*.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Merchandise or *stock*;
- b. Property sold, rented or leased to others;
- c. Property held for rental or held on consignment;
- d. *Your business* samples; or
- e. Personal articles belonging to *you, your* officers, partners or *employees*.

Business Property Off Premises coverage does not diminish any applicable While Away From The *Insured Premises* coverage contained in *your* policy.

G. COMPUTER INFORMATION SYSTEMS COVERAGE

1. WHAT WE PAY FOR

We pay up to \$5,000 for accidental direct physical loss or damage resulting from a covered cause of loss to *computer hardware, electronic data* and *media* while it is located on the *insured premises*.

The following additional coverages also apply:

- a. **Utility Interruption**-We pay up to \$5,000 for loss or damage to covered property resulting from interruption of electricity from an electric utility source away from the *insured premises*, when the utility interruption manifests itself in damage to covered *computer hardware, electronic data* or *media* located on the *insured premises*.
- b. **Equipment Rental Reimbursement**-We pay up to \$5,000 for the cost of renting substitute *computer hardware* when *your computer hardware* is rendered inoperative by a covered cause of loss. This coverage commences 24 hours after a covered cause of loss occurs and the substitute *computer hardware* must be comparable to *your computer hardware*.
- c. **Backup Materials**-We pay up to \$5,000 for loss or damage to *electronic data* or *media* stored at locations away from the *insured premises* resulting from a covered cause of loss.
- d. **Equipment Breakdown**-We pay up to \$5,000 for loss or damage to *computer hardware, electronic data* or *media* caused by equipment or electrical breakdown, or magnetic injury, when such loss or damage results from a covered cause of loss originating on the *insured premises*.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Mainframe computers, servers, and similar equipment that is not portable or transportable in nature;
- b. *Computer hardware, electronic data, media* or any other property while on lease to or rented to others and away from *your insured premises*;
- c. *Computer hardware, electronic data, media* or any other property that constitutes *your* merchandise or *stock*;
- d. Accounts, bills, deeds, evidences of debt, records, abstracts, *money, securities* or manuscripts, excepting those existing in *electronic data* form. Financial documents are covered only as electronic records and not for any monetary or face value;
- e. Leased *computer hardware, electronic data* or *media*; or

- f. Loss that results from:
- 1) Programming errors or incorrectly instructing the *computer hardware* or *electronic data*;
 - 2) Damage or error during service or repair, however, if loss or damage by fire or explosion results, *we* will pay for the resulting loss or damage caused by such fire or explosion;
 - 3) Delay, loss of market, loss of use, suspension, lapse or cancellation of any lease, license or contract or other indirect or consequential loss, excepting *loss of income* as covered in this form;
 - 4) Deterioration, wear and tear, mold, mildew, corrosion, erosion, hidden or latent defect, obsolescence or depreciation; or
 - 5) Any dishonest, fraudulent 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.

H. EMPLOYEE DISHONESTY

1. WHAT WE PAY FOR

We pay up to \$5,000 per occurrence for the loss to tangible *business* property and *money* and *securities* which results from any fraudulent or dishonest act committed by any of *your employees*, whether identified or not, and whether acting alone or in collusion with others, except *you* or *your* partners. This coverage is subject to the following:

- a. *You* must sustain a loss as a result of the act or acts committed, and the *employee* who caused *you* to sustain a loss must have intended to receive a financial benefit not earned in the regular scope of employment with *your business* for his or herself, any other *employee*, or any other person or organization;
- b. For any loss, *our* payment will not exceed the replacement value of the property. *Securities* may be determined by market value at the time of settlement;
- c. All loss caused by, or involving, one or more people, whether the result of a single act or a series of acts, is considered to be one occurrence and is subject to only one payment under this coverage;
- d. *We* will only pay for loss sustained during the policy period and discovered no later than one year following the end of the policy period;
- e. *Our* payment is not increased regardless of the number of *insureds*, policies or claims; and
- f. Regardless of the numbers of years the policy is in force, the amount of insurance is not cumulative from year to year.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

Loss or damage resulting directly or indirectly from the following:

- a. Any dishonest or criminal act by *you, your* partners, members, officers, directors, trustees or joint venturers, whether acting alone or in collusion with others;
- b. Loss for which *your* only evidence is an inventory computation;
- c. Loss for which *your* only evidence is a profit and loss computation;
- d. *Your* inability to generate income;
- e. Payment of compensatory or punitive damages to third parties for which *you* are legally liable;
- f. Payment of costs, fees or expenses *you* incur in proving *your* loss under this coverage;
- g. Payment of attorneys' fees, filing fees or costs for any related legal action;
- h. Loss caused by an *employee* for whom similar insurance has been previously canceled;
- i. The failing to sign, issue or cancel a warehouse receipt or any documents connected with it;
- j. Dishonest or fraudulent signing, issuance or cancellation of a warehouse receipt or any documents connected with it;
- k. Mysterious disappearance or unexplained shortage of property;
 - l. Trading;
- m. *Electronic data* security breach;
- n. Any claim for *Additional Expense* coverage;
- o. Any claim for *Loss Of Income* coverage; or
- p. Any claim for consequential loss.

This coverage is applicable only when there is no other valid and collectible insurance.

I. EXTERIOR SIGNS

1. WHAT WE PAY FOR

The amount of insurance for Exterior Signs coverage is increased an additional \$5,000 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.

J. FINE ARTS COVERAGE

1. WHAT WE PAY FOR

We pay up to \$5,000 for accidental direct physical loss or damage resulting from a covered cause of loss for *fine arts* displayed at or comprising a part of *your business* property while on the *insured premises*. *We* will pay the lesser of the following:

- a. The cost to replace the damaged item with substantially identical property;
- b. The cost to restore the property to its pre-loss condition; or
- c. The fair market value of the property.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss or damage to *fine arts* resulting from:
 - 1) Dampness or extremes of temperature;
 - 2) Rust, fouling or explosion of firearms;
 - 3) Breakage, marring, scratching, tearing or denting unless caused by: fire, lightning, aircraft, windstorm, hail, explosion, vandalism, *theft*, attempted *theft*, riot, strike or collapse of a building;
 - 4) Any dishonest act by an *insured*, an *insured's employees*, or persons entrusted with the property;
 - 5) Insects, vermin or any other animals;
 - 6) Wear and tear;
 - 7) Earth movement of any kind;
 - 8) Flood;
 - 9) Inherent vice; or
 - 10) Any refinishing, renovating or repairing process.

K. FIRE EXTINGUISHER RECHARGE EXPENSES

1. WHAT WE PAY FOR

We pay up to \$1,000 for expenses incurred to recharge portable fire extinguishing equipment that has been discharged while combatting a covered cause of loss.

L. LOCK REPLACEMENT COVERAGE

1. WHAT WE PAY FOR

We pay up to \$1,000 for building lock repair or replacement if damaged during a *theft*, and rekeying of locks when keys are stolen from the *insured premises*.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Multiple or duplicate key sets; or
- b. *Theft* by *you, your employees*, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others.

M. MONEY AND SECURITIES

1. WHAT WE PAY FOR

We pay for *money* and *securities*:

- a. Up to \$5,000 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 on the *insured premises*; and
- b. Up to \$2,000 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 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.

N. 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, or if the type of policy in the Declarations is indicated as Businessowners.

We pay for newly acquired or constructed property as follows:

- a. When Coverage A-Building is covered under *your* policy, *we* pay up to \$25,000 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.

Newly Acquired Or Constructed Property coverage is not available when While Away From The *Insured Premises* coverage is applicable to a covered loss under this policy. Newly Acquired Or Constructed Property coverage is applicable only when there is no other valid and collectible insurance.

O. OFF PREMISES POWER COVERAGE

1. WHAT WE PAY FOR

We will pay up to \$5,000 for accidental direct physical loss or damage to *your* Coverage B-*Business* Property resulting from an interruption of power generation equipment away from the *insured premises*. The interruption must result from accidental direct physical loss or damage caused by a covered cause of loss to generating plants, substations, switching stations, transformers, transmission lines, water or communications utility services or other similar equipment which furnishes electricity, gas, water or communications to the *insured premises*.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. *Computer hardware, electronic data or media*;
- b. Loss resulting from spoilage of refrigerated food or *refrigerated property*; or
- c. *Loss of income*.

P. OUTDOOR PROPERTY

1. WHAT WE PAY FOR

The amount of insurance for Outdoor Property coverage is increased an additional \$5,000 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.

Q. PERSONAL ARTICLES

1. WHAT WE PAY FOR

We pay up to \$2,500 per occurrence 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*.

Personal Articles coverage is excess to any other valid and collectible insurance.

R. **POLLUTANT CLEANUP AND REMOVAL**

1. **WHAT WE PAY FOR**

We pay up to \$5,000 per policy period for each *insured premises*, to cleanup and remove *pollutants* from land or water at the *insured 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.

2. **WHAT WE DO NOT PAY FOR**

We do not pay for:

- a. Costs to test for, monitor, or determine the existence, concentration or effects of *pollutants*; or
- b. The value of land itself.

However, *we* will pay for testing which is performed during the course of extracting the *pollutants* from land or water.

If a loss for *Pollutant* Cleanup And Removal coverage commences in one policy year and continues into another policy year, all loss or damage is considered to be sustained in the policy year in which the loss or damage commenced.

S. **PROPERTY IN TRANSIT**

1. **WHAT WE PAY FOR**

We pay up to \$5,000 for accidental direct physical loss or damage resulting from a covered cause of loss to *your business* property in transit aboard a conveyance or a common carrier. Loss will be adjusted at the amount of invoice, including prepaid or advance freight. In the absence of an invoice, the actual cash value of the *business* property at the point of shipment will be used.

T. **REFRIGERATED PROPERTY**

1. **WHAT WE PAY FOR**

We pay up to \$5,000 for spoilage to *your refrigerated property* contained in a freezer or refrigeration equipment on the *insured premises*. *Refrigerated Property* coverage is provided for the following causes of loss:

- a. *Refrigeration breakdown*;
- b. Contamination caused by or resulting from a refrigerant; and
- c. *Refrigeration power failure*.

2. **WHAT WE DO NOT PAY FOR**

a. *We* do not pay for:

- 1) Loss or damage to a freezer or refrigeration equipment, including glass that is a permanent part of a freezer or refrigeration equipment;
- 2) Any claim for *Loss Of Income* coverage;
- 3) Any claim for *Additional Expense* coverage; or
- 4) Any claim for consequential loss.

b. *We* do not pay for loss or damage caused by:

- 1) The breaking of glass;
- 2) The disconnecting of any freezer or refrigeration equipment from the source of power;
- 3) The deactivation of electrical power caused by the manipulation of switching equipment or other devices used to control the flow of electrical power or current;
- 4) The inability of an electrical utility company or other power source to provide sufficient power due to lack of fuel or governmental order; or
- 5) A power source at the *insured premises* that fails to provide a sufficient power supply for the demand.

U. VALUABLE PAPERS AND RECORDS

1. WHAT WE PAY FOR

The amount of insurance for Valuable Papers And Records coverage is increased an additional \$5,000 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.