ADDED PERILS FOR REFRIGERATED FOOD PRODUCTS

For an additional premium, ***we*** provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

We cover loss to contents of a freezer or refrigerator unit located in the ***residence*** covered under Coverage A/Coverage B as described on the Declarations page. ***We*** pay no more than $500. The covered contents must be owned by ***you***. The loss must be caused by change in temperature resulting from:

1. Interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment.
2. Mechanical or electrical breakdown of the refrigeration system.

You must maintain the refrigeration equipment in proper working condition.
No deductible applies to refrigerate food products.