OPTIONAL TIME DEDUCTIBLE

Refer to the Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the ***terms*** contained in ***your*** policy.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

We do not pay for any loss of the type listed below during the first 72 hours of an occurrence of a covered loss at the ***insured premises***.

If a covered loss of the type listed below is continuous for more than 72 hours, ***we*** will pay only the total or partial loss caused by spoilage or other consequential loss incurred from the outset of the covered loss. Such loss will be paid only for the time reasonably required to rebuild, repair or replace the damaged or destroyed premises or property, subject to the applicable amount of insurance but not more than the amount of loss actually sustained.

The optional time deductible applies to the following coverages as indicated by an "X" in the box:

☐ ***Additional Expense***

☐ Utility Services Interruption
For Time Element Coverages

☐ ***Refrigerated Property***

☐ Other
Please list and identify:

All other ***terms*** and conditions remain unchanged.

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