REFRIGERATED PROPERTY

Refer to ~~Supplemental~~the Declarations if information is not shown on this form.
~~***We*** **provide**~~The coverage under this endorsement is subject to the ***terms*** contained in ~~the General Policy Provisions~~***your*** policy.

SCHEDULE

~~Premises~~
Location Type of ***Refrigerated Property*** Amount of Insurance
~~Type of Property Covered~~

~~**DEDUCTIBLE**~~
~~From each adjusted loss in a single ***occurrence***, ***we*** will deduct $ _____.~~
~~The~~

We pay up to the Amount of Insurance less the following deductible: $_____

Refrigeration Maintenance Agreement-The ***insured*** ☐ does or ☐ does not have a refrigeration maintenance agreement or service applicable to the freezer or refrigeration equipment.

DEFINITIONS

The following definitions apply to this policy form:

1. ~~amount specified above shall apply separately to each~~***Refrigeration breakdown*** means a change in temperature or humidity from the failure of a refrigerating unit.
2. ***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*** ~~above~~that is beyond ***your*** control.
3. ***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.

WHAT *WE* PAY FOR

~~***We*** pay~~
We pay up to the Amount of Insurance shown in the Schedule for ~~direct loss or damage from~~ spoilage ~~of the contents of~~to ***your refrigerated property*** contained in a freezer or refrigeration ~~unit owned by ***you***~~equipment on the ***insured premises***. ***Refrigerated Property*** coverage is provided for the following causes of loss:

1. ***Refrigeration breakdown***;
2. Contamination ~~and~~ caused by or resulting from~~:~~

~~1. Temperature change due to:~~
~~a. mechanical breakdown of the refrigeration system;~~
~~b. mechanical breakdown of electric motors operating refrigeration systems on premises;~~

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c. ~~mechanical breakdown of the equipment or apparatus connecting or controlling refrigeration systems, electric motors or electrical power;~~
d. ~~interruption of electrical service caused by operation of fuses or circuit breakers on the premises; or~~
e. ~~complete or partial lack of power to operate the refrigeration system, except as shown in item 2 under **Additional Exclusions Which Apply To This Endorsement**, as shown below.~~

2. Contamination ~~by~~ a refrigerant~~.~~; and
3. ***Refrigeration power failure***.

ADDITIONAL COVERAGE ~~EXTENSIONS~~

This Additional Coverage does not increase the Amount of Insurance available for ***Refrigerated Property*** coverage.

1. ***We*** ~~agree to~~ pay~~:~~
for expenses which are 1. ~~the~~ reasonable ~~expense ***you*** incur~~and necessary to reduce loss or damage covered by this endorsement~~ to the extent that such loss or damage is reduced. However, the total expense recoverable shall not increase the amount of insurance applicable to the covered property; and~~, provided ***you*** keep an accurate record of such expenses.
2.

WHAT *WE* DO NOT PAY FOR

1. ~~the reasonable expenses ***you*** incur to clean up and dispose of the spoiled property for which coverage is provided under this endorsement. The total expenses recoverable shall not increase the amount of insurance applicable to the covered property~~***We*** do not pay for:

a. Loss.

ADDITIONAL ~~EXCLUSIONS WHICH APPLY TO THIS ENDORSEMENT~~

~~The following additional exclusions apply to the coverage afforded by this endorsement.~~
~~This endorsement does not cover loss~~ or damage to~~:~~

1. ~~explosion, rupture~~ a freezer or ~~bursting of water pipes~~refrigeration equipment, including glass that is a permanent part of a freezer or ~~steam boilers, steam pipes, steam turbines~~refrigeration equipment; or ~~steam engines;~~

b. Any claim for consequential loss.

2. ***We*** do not pay for loss or damage caused by:
   a. The breaking of glass;
   b. The disconnecting of any freezer or refrigeration equipment from the source of power;
   c. ~~2.the disruption~~The deactivation of electrical ~~service to covered refrigeration units~~ power caused by ~~operation of a switch or normal operation~~the manipulation of ~~a safety device (~~switching equipment or other ~~than fuses or circuit breakers) on ***your*** premises;~~
   ~~3.~~ devices used to control the ~~leaking or escape~~flow of ~~refrigerant gas~~electrical power or ~~gases from any cause including the rupture or bursting of refrigerant gas pipes or lines~~current;
   d. ~~4.the breakage of any glass that is a permanent part of any refrigerating unit;~~
~~5. insufficient fuel or complete lack of fuel used in the normal operation of a stationary heating system;~~
~~6. gradual deterioration, inherent vice, natural spoilage or any processing operation; or~~
~~7. the intentional decision by or~~ The inability of an ~~electric~~electrical utility company or ~~any~~ other power source ~~of electrical power~~ to provide sufficient power due to lack of fuel~~, government order or lack of generating capacity to meet demand.~~ or governmental order; or
3. e.
~~**ADDITIONAL**~~ A power source at the ***insured premises*** that fails to provide a sufficient power supply for the demand.

PENALTY FOR TERMINATION OF REFRIGERATION MAINTENANCE AGREEMENTS

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If the ***insured*** terminates without notice to ***us*** any refrigeration maintenance or service agreement shown**DEFINITIONS**

~~The following additional definitions apply to the coverage afforded by this endorsement:~~

~~**Change of temperature**~~ as ~~stated~~applicable in this endorsement ~~covers only direct~~ or in the Declarations, the loss or damage ~~to ***stock*** or merchandise and~~ otherwise payable under this endorsement will be reduced by one half. This penalty does not apply to ~~any~~ loss ~~due to interruption of ***business***.~~

~~**Mechanical Breakdown**~~which is ~~being defined as the actual breaking, parting, or separating of any mechanical part(s) of the refrigeration unit (other than gas pipes or lines, or the breaking of any glass as is specifically excluded) or the "burning out" of any electric motor serving such unit, when such breaking or burning out shall~~a direct result ~~in the complete stopping of the mechanical action of said~~ of ***refrigeration*** ~~equipment and which shall then require replacement of damaged part(s) to become functional. Faulty operation or malfunction of equipment which results in temperature change but does not cause the complete stopping of the mechanical action and does not require replacement of broken parts shall not be construed as a "mechanical breakdown" and there shall be no liability under this endorsement for spoilage resulting from such malfunction.~~ ***power failure***.

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

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