OPTIONAL TIME DEDUCTIBLE

~~(Consequential Loss)~~

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

~~WHAT~~ HOW MUCH *WE* ~~DO NOT~~ PAY FOR LOSS OR CLAIM

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

If a covered ~~***consequential***~~ 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. ~~***Consequential***~~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 ~~insurance forms~~coverages as ~~denoted~~indicated by an "X" in the box:

~~☐ SF 44 Extra~~ ☐ ***Additional Expense***

~~☐ SF 93 Refrigerated Food Products~~

~~☐ SF 95A Off Premises Power Clause~~ ☐ Utility Services Interruption For Time Element Coverages

☐ ~~SF 106~~ ***Refrigerated Property***

☐ Other
Please ~~List~~list and ~~Identify~~identify:

~~It is agreed and understood that this optional time deductible applies in full to any insurance policy extension of coverage of up to 2 consecutive weeks during which access to ***your*** place of ***business*** is prohibited by acts of civil authority.~~

~~ADDITIONAL DEFINITION~~

~~***Consequential loss*** means the unintended reduction in value of property as a result of spoilage or other ***consequential loss*** occurring as a consequence of damage to other property.~~

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

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