BUSINESS EXTENDER ENDORSEMENT

WHAT *WE* COVER

In addition to any property or liability coverage ~~shown on:~~
~~1. the Declarations Page,~~
~~2. the Supplemental Declarations Page,~~
~~3. the General Policy Provisions, or~~
~~4. any other coverage attached to~~ otherwise provided by ***your*** policy
~~for an additional premium~~, ***we*** provide the ~~following~~ coverages ~~or extensions of coverage~~shown in this policy form. These coverages are subject to the ***terms*** contained in the ~~policy. These added coverages apply only as excess over other coverage contained in~~ 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 ~~PRINCIPAL COVERAGES~~

~~ACCOUNTS RECEIVABLE~~

~~**What *We* Pay For:**~~

~~***We*** pay up to $5,000 for loss or damage to~~ 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:

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

DEFINITIONS ~~on the described~~

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

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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* Do Not Pay For:**~~

~~1. loss due to any fraudulent, dishonest or criminal act by any ***insured***, a partner, or an officer, director or trustee, while working or otherwise, and whether acting alone or in collusion with others;~~

~~2. loss~~**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;

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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 ~~or,~~ billing errors or omissions;

~~3. loss,~~b. Loss for which the proof ~~of which as to factual existence, is~~is solely dependent upon an audit of records or an inventory computation. This ~~shall~~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~~, is due solely to a risk of loss of records of accounts receivable but not otherwise excluded under this policy;~~;

~~4. loss~~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 ~~but~~, however, only to the extent of such wrongful giving, taking, obtaining or withholding;

~~5. loss~~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 ~~injury~~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.*** 6. loss due to nuclear reaction, nuclear radiation or radioactive contamination, or any other act or condition incident to them; or~~

~~7. loss caused by or resulting from:~~

~~a. hostile or warlike action in time of peace or war, including any action in hindering, combatting or defending against an actual, impending or expected attack by:~~

~~1) any government or sovereign power, or by any authority maintaining or using military, naval or air forces;~~

~~2) military, naval or air forces; or~~

~~***3) an agent of any such government, power, authority or forces***~~ **WHAT *WE* PAY FOR**

~~;~~

~~b. any weapon of war employing atomic fission or radioactive force whether in time of peace or war; or~~

~~c. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combatting or defending against such an ***occurrence***, seizure or destruction under quarantine or~~

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~~customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.~~

~~**ADDED WATER DAMAGES COVERAGE**~~

~~**What *We* Pay For:**~~

We pay up to $5,000 ~~for~~ 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 originating on the ***insured premises***:

~~1. through~~a. Through sewers ~~and/~~or drains; and

b. Through ~~2. through~~ sump ~~pump~~ basins caused by failure of sump pump operations.

2. ~~**What *We* Do Not Pay For:**~~**WHAT *WE* DO NOT PAY FOR**

~~**a. Loss or**~~

~~1. loss~~ damage resulting from ~~***your***~~an ***insured's*** negligence;

~~2. loss~~b. Loss or damage resulting from ~~***your***~~an ***insured's*** neglect or failure to service or maintain the sump pump or any plumbing appliance; or

~~3. generalized~~ c. Generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

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D. BUILDING ORDINANCE OR LAW ~~COVERAGE~~

~~**What *We* Pay For:**~~

~~If~~

1. **WHAT *WE* PAY FOR**

When there is accidental direct physical loss or damage from a covered cause of loss ~~occurs~~ to ~~a building covered on this policy, *we* will pay for:~~

~~**a) loss or damage caused by enforcement of any ordinance or law that:**~~

~~***1.*** requires demolition of parts of the same property not damaged by a covered cause of loss;~~

~~2. regulates the construction or repair of buildings, or established zoning or land use requirements at the described premises; and~~

~~3. is in force at the time of loss.~~

~~b) the increased cost to repair, rebuild or construct the property caused by enforcement of building, zoning, land use, or ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy to the current property, unless otherwise required by zoning, land use, ordinance or law.~~

~~c) the cost to demolish and clear the site of undamaged parts of the property caused by enforcement of the building, zoning, land use, ordinance or law.~~

~~The most *we* will pay for Building Ordinance or Law~~ Coverage ~~is~~ A-Building, ***we*** pay up to $5,000 ~~in any one ***occurrence***.~~ per covered building for increased costs of construction that result from a minimum requirement of an applicable ordinance or law. This coverage ~~does not apply to costs associated~~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.~~the~~ **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 ~~***you***~~demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination of ***pollutants***, wet rot or dry rot;

~~anyone else to test~~ c. Any costs incurred in testing for, ~~monitor, clean~~ monitoring, cleaning up, ~~remove, treat, detoxify~~removing, containing, treating, detoxifying, neutralizing or ~~neutralize,~~ otherwise responding to or ~~in any way respond to or assess~~assessing the effects of ***pollutants***~~.~~, wet rot or dry rot;

~~***BUSINESS* PROPERTY AT NEWLY ACQUIRED LOCATIONS**~~

~~**What *We* Pay For:**~~

~~***We*** pay up to $25,000 for ***business*** personal property at newly acquired locations.~~

~~**What *We* Do Not Pay For:**~~ 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

~~This coverage ceases:~~

~~1. on the date more specific insurance takes effect;~~

~~2. 30 days from the date of~~ the ~~acquisition of the newly acquired ***business*** property;~~

~~3. on the date that the~~ actual cash value of ~~such~~ loss or damage until the property is ~~reported to ***us***; or~~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

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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 ~~4. on the date this coverage is terminated; whichever occurs first.~~

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:**~~

~~***We*** pay up to $5,000 for loss to ***business*** personal property of others in ***your*** care, custody and control while on the ***insured premises***.~~

~~***We*** do not pay more than $1,000 for the ***business*** personal property of any one person or organization in any one ***occurrence***.~~

~~***Our*** payment for loss or damage to ***business*** personal property of others will only be for the account of the owner.~~

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.

~~**EMPLOYEE DISHONESTY**~~

~~**What *We* Pay For:**~~

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 ~~**money, securities** and other~~ loss to ***your business*** property ~~by~~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.

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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

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coverage is subject to the following:

~~**What *We* Do Not Pay For:**~~

~~This endorsement does not apply:~~ a. ***You*** must sustain a

~~1. to~~ loss ~~due~~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 ~~fraudulent,~~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***, ~~or by any of~~ ***your*** partners, members, officers, directors, trustees or joint venturers, whether acting alone or in collusion with others;

~~2. to loss, the proof of~~ b. Loss for which~~, either as to its factual existence or its amount,~~ ***your*** only evidence is ~~dependent upon~~ an inventory computation~~ or~~;

c. Loss for which ***your*** only evidence is a profit and loss computation~~. However, this exclusion does not apply to loss~~;

d. ***Your*** inability to generate income;

e. Payment of compensatory or punitive damages to third parties for which ***you*** ~~can prove through evidence wholly apart from such computations;~~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

~~3. to~~ costs for any ~~mysterious~~related legal action;

h. Loss caused by an ***employee*** for whom similar insurance has been previously canceled;

i. The failing to sign, issue or ~~unexplained~~ 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~~.~~;

~~The loss must be discovered not later than one year from the date on which the coverage terminates.~~

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.

Employee ~~d~~Dishonesty coverage ~~shall~~will be canceled as to any ***employee*** immediately upon discovery by the ***insured***, or by any

partner~~ or,~~ officer, director, member, trustee or joint venturer of the company not in collusion with such ***employee***, of any fraudulent or dishonest act on the part of such ***employee***, before or after being hired.

~~such **employee**.~~

~~***Our*** payment of any loss under this agreement shall not reduce the amounts of~~

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

I. EXTERIOR SIGNS

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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

~~**DEFINITIONS** The following definitions apply to this policy for **Employee** Dishonesty;~~

~~**Money** means currency, coins, bank notes and bullion; and travelers checks, register checks and money orders held for sale to the public.~~

~~**Securities** means all negotiable and non-negotiable instruments or contracts representing either **money** or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include **money**.~~

~~**Employee** means a person who is engaged in a service usual to ***your*** **business** operations and to whom ***you*** pay salary, wages or commission. ***You*** have the exclusive right to direct this person in the performance of his/her service. This definition excludes any broker, factor, commission merchant, consignee, contractor or other agent or representative.~~

~~**EXTERIOR SIGNS**~~

~~**What *We* Pay For:**~~

We pay up to $5,000 for ~~the repair or replacement of any physically damaged or destroyed exterior signs located at the ***business*** address shown on the Declarations Page.~~

~~**EXTRA EXPENSE COVERAGE**~~

~~***We*** pay up to $5,000 for ***your*** necessary extra expense~~ accidental direct physical loss or damage resulting ~~directly~~ from ~~damage to or destruction of ***your*** a~~ covered ~~property. ***We*** pay ***your*** necessary extra expense to continue as nearly as practicable the usual and normal operation of ***your business***. ***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 that existed immediately before the~~ cause of loss~~.~~

~~Extra expense means those reasonable and necessary expenses in excess of the usual and normal expenses that would be incurred had no covered loss occurred. Extra expense adjustments will be reduced by any extra expense recovery from any other insurer and by the salvage value of any remains of any property purchased for temporary use to diminish any extra expense loss.~~

~~**FINE ARTS COVERAGE**~~

~~**What *We* Pay For:**~~

~~***We*** pay up to $5,000~~ for ***fine arts*** displayed at or comprising a part of ***your business*** property while on the ***insured premises***. ~~**Fine arts** means paintings, etchings, pictures, tapestries, statuary, marbles, bronzes, furniture, books or silver of rarity and porcelains, rare glassware, bric-a-brac or other items of art rarity or antiquity. ***We*** will pay the lesser of (not to exceed the amount of insurance):~~***We*** will pay the lesser of the following:

~~1. the~~a. The cost to replace the damaged item with substantially identical property;

~~2. the~~b. The cost to restore the property to its pre-loss condition; or

~~3. the~~c. The fair market value of the property.

2. ~~**What *We* Do Not Pay For:**~~

WHAT *WE* DO NOT PAY FOR

We do not pay for ~~loss resulting directly~~:

a. Loss or ~~indirectly~~damage to ***fine arts*** resulting from:

1) Dampness~~ **1.** earthquake or flood;~~

~~2. dampness~~ or extremes of temperature~~, wear and tear, insect, vermin or other animals~~;

~~3. inherent vice, mechanical breakdown, any refinishing, renovating or repair process;~~

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4. breakage 2) Rust, fouling or explosion of firearms;
3) Breakage, marring, scratching, tearing or denting unless caused by a covered ***occurrence***: fire, lightning, aircraft, windstorm, hail, explosion, vandalism, ***theft***, attempted ***theft***, riot, strike or collapse of a building;
5. loss caused by any 4) Any dishonest act by ***you***, ***your***an ***insured***, an ***insured's employees***, or other personpersons entrusted with the property;
5) Insects, vermin or any other animals;
6. vandalism;) Wear and tear;
7. accidental damage.

FIRE DEPARTMENT SERVICE CHARGE

We pay up to $5,000 for ***your*** liability for fire department service charges incurred to save or protect covered property from a covered ***occurrence***.

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 loss. $50 deductible applies to this coverage agreementcause of loss.

GLASS COVERAGE

We pay up to $1,000 per ***occurrence*** for breakage of glass that is part of a covered building or structure. ***We*** will not pay more than $250 for breakage of any one plate, pane or light of glass. ***We*** will not pay for any glass loss where more specific coverage applies.

INFORMATION SYSTEMS COVERAGE

What *We* Pay For:

We pay up to $5,000 for loss or damage to **hardware, software** and **media** pertaining to and functioning as a part of ***your*** information system as described in this agreement and while it is located on ***your*** premises. ***We*** also pay those amounts of insurance shown below as additional coverage extensions applicable to this coverage agreement. The deductible provisions shown below shall be applicable to that specific coverage or coverage extension.

DEFINITIONS

1. **Hardware** means machinery and/or apparatus, including but not limited to, computer equipment or other electronic devices capable of storing, retrieving, processing, disseminating or printing information.
2. **Software** means programs or data containing the facts, concepts or instructions which are in a form usable by computers and/or other electronic equipment, whether purchased commercially or custom made.
3. **Media** means the material on which the information is recorded or stored and it includes, but is not limited to, magnetic tapes, hard discs or floppy discs. It does not include the information recorded on the media.
4. **Surge Protection Device** means a transient voltage surge suppression device bearing the Underwriters Laboratory (UL) seal of approval.

In addition to the coverage for **hardware, software** and **media,** the following extensions also apply:

1. Utility interruption**, meaning loss or damage to covered property caused by interruption of electric power from an electric utility source away from** *your* **premises, is covered when the utility interruption manifests itself in tangible physical damage to covered** *hardware*, *software* **or** *media***. The most that** *we* **will pay is $5,000 in any one** *occurrence* **subject to a $500 deductible applicable to each** *occurrence* **of loss or damage. This coverage is conditioned on the presence of an approved** *surge protection device* **protecting covered** *hardware***. No coverage applies under this agreement when** *hardware* **is not protected by an approved** *surge protection device***.**

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2. **Equipment rental reimbursement**, meaning the reasonable costs of rental of substitute equipment when ***your*** equipment is rendered inoperative by a covered cause of loss, is covered for a 30 day period commencing 24 hours after notice of loss is received by ***us***. The most that ***we*** will pay is $5,000 in any one ***occurrence*** subject to a limitation of 1/30th of that amount per day and a maximum of 50% of the daily rate for any partial day. Normal operations must be resumed as soon as practicable and rented equipment must be identical or substantially similar to the damaged equipment.

3. **Back up materials**, meaning ***media*** or ***software*** stored at locations away from ***your*** premises, are covered for loss or damage caused by covered causes of loss. ***We*** will pay up to $5,000 in any one ***occurrence*** subject to a $500 deductible applicable to each ***occurrence*** of covered loss or damage.

4. **Systems breakdown coverage**, meaning loss or damage caused by mechanical and/or electrical breakdown or magnetic injury, is covered when such loss or damage is caused by an ***occurrence*** originating on ***your*** premises. ***We*** will pay up to $5,000 in any one covered ***occurrence***. This coverage is conditioned on the presence of an approved ***surge protection device*** protecting covered hardware. No coverage applies under this agreement when ***hardware*** is not protected by an approved ***surge protection device***.

5. **Loss of Income**, meaning loss of income resulting directly from the necessary interruption of ***your*** business by a covered damage to information systems equipment, is covered for up to a 30 day period. The deductible does not apply to this agreement.

Under this agreement, income is defined as the sum of:

1. net profit;
2. payroll expenses;
3. taxes;
4. interest;
5. rents and all other necessary operating expenses incurred by the business.

We pay up to $5,000 for the loss of income which shall be the income ***your*** business could be reasonably expected to have earned during the period of interruption had no loss occurred less the income ***your*** business actually earned during that period. In no event will ***we*** pay more than the reduction in income less charges and expenses which do not necessarily continue during the period. Coverage also applies to expenses ***you*** incur to reduce loss of income, not otherwise covered by any other agreement in this policy, but only to the extent that they actually reduce ***your*** loss of income.

You shall make every reasonable effort to resume complete or partial operation as soon as possible and, where practicable, use substitute facilities and property.

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~~***We*** do not pay for any loss of income:~~

~~1. resulting from suspension, lapse or cancellation of any lease, license, contract or order.~~

~~2. caused directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair or demolition of buildings or structures.~~

~~3. caused directly or indirectly by interference at the premises by strikers or other persons with rebuilding, repairing or replacing property or with the resumption or continuation of operations.~~

~~**INFORMATION SYSTEMS PROPERTY THAT IS NOT COVERED**~~

~~Covered property does not include:~~

~~1. mainframe computers and similar equipment that is not portable or transportable in nature.~~

~~2. property while on lease to or rented to others and away from ***your*** premises.~~

~~3. ***hardware, software, media*** or any other property that constitutes ***your*** merchandise or stock in trade.~~

~~4. accounts, bills, deeds, evidences of debt, records, abstracts, currency, bullion, money, notes, securities or manuscripts, excepting those existing in ***software*** form and only while in that form. Financial documents are covered only as electronic records and not for any monetary or face value.~~

~~5. property leased by ***you***.~~

~~**What *We* Do Not Pay For**~~

~~***We* do not pay for loss:**~~

~~***1.*** caused by or that results from errors, omissions or deficiencies in design, specifications, installation, materials or workmanship;~~

~~2. caused by or that results from programming errors or incorrectly instructing the ***hardware*** or ***software***;~~

~~3. caused by or that results from changes in humidity or temperature;~~

~~4. caused by or that results from damage or error during service or repair; however, if fire or explosion results, ***we*** pay only for damage caused directly by fire or explosion;~~

~~5. caused by or that results from artificially generated electrical currents, except for ensuing direct loss by fire or explosion. This exclusion does not apply to coverage for **utility interruption** or **systems breakdown coverage**.;~~

~~6. caused by or that results from delay, loss of market, loss of use, suspension, lapse or cancellation of any lease, license or contract or other indirect or consequential loss, excepting extra expense as covered in this form.~~

~~7. caused by or that results from deterioration, wear, tear, mold, mildew, corrosion, erosion, hidden or latent defect, obsolescence or depreciation;~~

~~8. any dishonest, fraudulent or criminal act by ***you***, any partner, officer, employee or trustee of the ***insured***, whether acting alone or in concert with others;~~

~~9. magnetic disturbance or erasure of electronically recorded information. This exclusion is not applicable when a loss is caused by **systems breakdown coverage** as provided by this form;~~

~~10. caused by or that results from war or war like actions, however caused; and~~

~~11. caused by or that results from nuclear reaction, radiation or radioactive contamination, however caused.~~

~~12. caused by the inability of any computer system to properly record, interpret or process data or information dating to the year 2000 and beyond. This agreement does not exclude any loss that would otherwise be covered.~~

~~Such loss or damage, as shown above, is excluded regardless of any other cause or event that contributes concurrently or in any other sequence to the loss or damage.~~

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 ~~building door~~ locks ~~necessitated by the theft~~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*** ~~premises of the keys to~~***employees***, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others.

~~those locks. A $50 deductible applies to this coverage agreement~~

M. *MONEY* AND *SECURITIES*

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~~*1.* **What We Pay For:**~~

WHAT *WE* PAY FOR

We pay ~~up to the amounts of insurance shown in subsections 1, 2 and 3 below~~for ***money*** and ***securities***:

a. Up to $5,000 per occurrence for the loss of ***money*** and ***securities*** used in ***your business*** because of ~~the~~ actual destruction, disappearance or ~~a~~ dishonest act~~. If a covered~~, when the loss occurs ~~while this coverage is in effect, *we* pay.~~on the ***insured premises***; and

~~1. up~~b. Up to $~~5~~2,000 per occurrence for ~~covered~~the loss ~~occurring within *your* place of *business* at the *business* address shown on the Declarations Page;~~

~~2. up to $10,000 for covered loss occurring within any banking premises or similar place of safe deposit;~~

~~3. up to $2,000 for covered loss occurring outside *your* place of *business* (but within the policy territory) while in the possession of any person whom *you* have authorized to have the care and custody~~ of ***money*** and ***securities*** ~~away from~~used in ***your*** ~~place of *business*.~~

~~The above amounts are the total limits of insurance on all loss of **money** and **securities** arising out of any one event. All loss connected with an~~ because of actual ~~or attempted~~ destruction, disappearance or dishonest act, ~~or series of related acts, whether committed by one or more persons, shall be judged to arise out of one event. A $250 deductible applies to this coverage agreement.~~when the loss occurs off the ***insured premises***.

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

We ~~**Do Not Pay For:**~~

~~This coverage for loss of **money** and **securities** does~~do not ~~apply~~pay for:

~~1. to loss~~a. Loss due to any fraudulent, dishonest or criminal act by ***you***, ~~by any of~~ ***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;

~~2. to loss~~c. Loss due to giving or surrendering of ***money*** ~~and~~or ***securities*** in any exchange or purchase;

~~3. to loss~~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

~~4. to loss~~e. Loss due to accounting or arithmetical errors or omissions.

~~**DEFINITIONS** The following definitions apply to this policy for **Money** and **Securities**;~~

~~**Money** means currency, coins, bank notes and bullion; and travelers checks, register checks and money orders held for sale to the public.~~

~~**Securities** means all negotiable and non-negotiable instruments or contracts representing either **money** or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include **money**.~~

~~**Employee** means a person who is engaged in a service usual to *your* business operations and to whom *you* pay salary, wages or commission. *You* have the exclusive right to direct this person in the performance of his/her service. This definition excludes any broker, factor, commission merchant, consignee, contractor or other agent or representative.~~

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 ~~BUILDINGS~~PROPERTY

~~***We*** pay up to $25,000~~

1. **WHAT *WE* PAY FOR**

This coverage applies only when an 80% or ~~25% of the amount of insurance covering the building~~ higher coinsurance provision is shown ~~on~~ in the Declarations, or if the type of policy in the Declarations ~~page~~is indicated as Businessowners.

We pay for ~~buildings~~ newly acquired or constructed ~~by *you* during the policy period.~~ property as follows:

~~The~~ 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

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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~~(s)~~ or ~~additions or buildings~~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 ~~must be intended for use in ***your*** business. Property under~~ ;

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 ~~must be located at a covered location for this coverage to apply~~.

~~This coverage applies for a period of 30 days following the date that construction begins or that title to the newly acquired property vests with ***you***.~~

~~**What *We* Do Not Pay For:**~~

~~This coverage ceases:~~

~~1. 30 days after construction begins;~~

~~2. 30 days from the date of acquisition of the property;~~

~~3. immediately on inception of other insurance attaching to the risk; and~~

~~4. immediately upon cancellation or termination of this policy.~~

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*** ~~***business*** property~~Coverage B-***Business*** Property resulting from ~~physical damage to off premises~~an interruption of power generation equipment ~~which causes~~away from the ~~interruption of service to ***your*** covered~~***insured premises***. The interruption must result from accidental direct physical loss or damage caused by a covered cause of loss ~~covered by ***your*** policy.~~

~~Off Premises Power Generation Equipment is defined as follows:~~

~~1. Water Supply Services which supply water~~ to ~~the ***insured premises***. These include pumping stations and water mains.~~

~~2. Communication Supply Services which supply communication services such as television, telephone, radio, and microwave services to the ***insured premises***. These include communication transmission lines (including optic fiber), coaxial cables, and microwave radio relays (but not satellites).~~

~~3. Power Supply Services, which are~~ generating plants, substations, switching stations, transformers ~~and~~, transmission lines, water or communications utility services or other similar equipment which furnishes electricity, ~~steam or~~ 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

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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. Direct loss or damage to ***your business*** property resulting from the interruption of service to ***your*** premises caused by damage to overhead transmission lines is not covered.~~

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~~OUTDOOR FIXTURES~~

~~What *We* Pay For:~~

~~***We*** pay up to $5,000 for loss or damage to outdoor fixtures on the ***insured premises***. As respects this coverage, outdoor fixtures are fences, radio and television antennas (including satellite dishes) and signs not attached to building(s). The fixtures may be portable or permanently affixed to the ground but they must constitute a part of the realty to qualify as outdoor fixtures.~

~~What *We* Do Not Pay For:~~

~~***We*** do not pay for loss or damage to:~ **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

~~**1.** buildings or building structures;~

~~2. foundations, piers, retaining walls, abutments, swimming pools, and other similar structures; or~

~~3. underground structures and supports including pipes, drains, conduit and other similar structures.~

~~PERSONAL EFFECTS~~

~~What *We* Pay For:~~

~~***We*** pay up to $1,000 for loss or damage to ***your*** personal effects and household furniture and at ***your*** option, personal effects of officers, partners or employees which are not usual and incidental to ***your business*** for an amount not exceeding $500 for any one person or $2,500 in any one ***occurrence***. Coverage applies only while such property is located on ***your*** premises.~

~~This coverage does not include loss by theft. Coverage provided here~ is excess ~~over~~to any other valid and collectible insurance~~ applicable to this property~.

R. *POLLUTANT* ~~CLEAN UP COVERAGE~~CLEANUP AND REMOVAL

1. **WHAT *WE* PAY FOR**

We pay up to $5,000 ~~for all covered expenses reasonably and necessarily incurred to clean up and/or~ per policy period for each ***insured premises***, to cleanup and remove ***pollutants*** from~ air,~ land or water at the ***insured premises***.~ The~ 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.pollutants must be caused by or be the result of a covered cause of loss occurring during the policy period. This coverage does~ **WHAT *WE* DO NOT PAY FOR**

We do not ~~apply to costs~~pay for:

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

However, ***we*** will pay for testing which is ~~done while~~performed during the course of extracting the ***pollutants*** from ~~the~ 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:~~

WHAT *WE* PAY FOR

We pay up to $5,000 for accidental direct physical loss or damage resulting from a covered cause of loss

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to ***your business*** property in transit aboard a conveyance ~~of~~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* ~~OFF PREMISES~~

~~1. What *We* Pay For:~~

WHAT *WE* PAY FOR

We pay up to $5,000 for ~~damage~~spoilage to ***your*** ***refrigerated*** ***property*** ~~while temporarily away from *your*~~ 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 ~~at another premises~~

c. ***Refrigeration power failure***.

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

a. ***We*** do not ~~owned, leased~~pay for:

1) Loss or ~~operated by an *insured*~~.damage to a freezer or refrigeration equipment, including glass that is a permanent part of a freezer or refrigeration equipment;

~~What *We* Do Not Pay For:~~

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 ~~to~~caused by:

~~1. merchandise or stock;~~

~~2. property sold, rented or leased to others;~~

~~3. property held for rental or held on consignment; and~~

~~4. *your* business samples.~~

~~5. *your* personal effects and personal effects)~~ The breaking of ~~*your* officers, partners or employees.~~glass;

~~REFRIGERATED *PRODUCTS*~~

~~What *We* Pay For:~~

~~*We* pay up to $5,000 for direct loss or damage from spoilage to the contents of a freezer or refrigeration unit on the *insured premises* and owned by *you* caused by or resulting from:~~

~~1. Temperature change due to:~~

~~a. mechanical breakdown or failure of the refrigeration system;~~

~~b. burning out of electrical motors;~~

~~c. blowing of fuses or circuit breakers;~~

~~d. the breakdown or malfunction of the equipment or apparatus connecting or controlling refrigeration systems, electrical motors or electric power; or~~

~~e. complete or partial lack of power to operate the refrigeration system.~~

~~2. Contamination by refrigerant.~~

~~Coverage Extensions~~

~~*We* agree to pay:~~)

~~1. the reasonable expense *you* incur to reduce loss or damage covered under this endorsement to the extent that such loss or damage is reduced. However, the total expenses recoverable shall not increase the amount of insurance applicable to the covered property; and~~

~~2. the reasonable expenses *you* incur to clean up and dispose of 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.~~

~~What *We* Do Not Pay For:~~

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We do not pay for loss or damage due to:

1. explosion, rupture or bursting of:

a. water pipes;

b. steam boilers, steam pipes, steam turbines or steam engines;

2. the disconnecting of any freezer or refrigeration unitsequipment from the source of power;

3) The deactivation of electrical power or the terminationcaused by the manipulation of switching equipment or other devices used to control the flow of electrical power caused by throwing off of any switch or other device (on premises) usual to the shutting off of electrical or current or electrical power;

3. the leaking or escape of refrigerant gas or gases from any cause including the rupture or bursting of refrigerant gas pipes or lines;

4. the breaking 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 the stationary heating plant;

6. gradual deterioration, inherent vice, natural spoilage or any processing operation; or

7. the intentional decision or) The inability of any electrical utility company or other power source of electrical power to provide sufficient power due to lack of fuel or governmental order or lack of generating capacity to meet demand.; or

DEFINITIONS The following definitions apply to this policy for refrigerated food products

Change of Temperature as stated in this endorsement covers only direct damage to ***stock*** or merchandise and does not apply to any loss due to interruption of business.

Mechanical Breakdown is defined as being 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 electrical motor serving such unit, when such breaking or burning out shall result in the complete stopping of the mechanical action of said refrigerant equipment and which shall then require replacement of damaged part(s) to become functional. Faulty operation or malfunction of equipment which results in temperature changes but does not cause the complete stopping of the mechanical action and does not require the replacement of broken parts shall not be construed as "**mechanical breakdown**" and there shall be no liability under this endorsement for spoilage resulting from such malfunction.

TREES, PLANTS AND SHRUBS

What *We* Pay For:

We pay up to $1,000 for loss or damage to trees, plants and shrubs on the ***insured premises*** caused by a specified cause of loss. The specified causes of loss are fire, lightning, explosion, riot, civil commotion, aircraft, vehicles not owned or operated by an ***insured***, an employee or any occupant of the ***insured premises*** and vandalism.

What *We* Do Not Pay For: 5) A power source at the ***insured premises*** that fails to provide a sufficient power supply for the demand.

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1. We do not pay for loss or damage to trees, plants and shrubs that are grown for ***business*** purposes; and

2. ***We*** do not pay more than $500 for any one tree, plant or shrub including the cost of removing the debris of the covered item.

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VALUABLE PAPERS AND RECORDS

~~*1.* **What *We* Pay For:**~~

~~We ***pay up to $5,000 for loss or damage to***~~ **WHAT *WE* PAY FOR**

The amount of insurance for Valuable Papers ~~**a**~~And Records ~~on the described **premises**.~~

~~**What *We* Do Not Pay For:**~~

~~1. loss due to any fraudulent, dishonest or criminal act by ***you***, a partner,~~coverage is increased an ~~officer, director or trustee;~~

~~2. loss resulting~~ additional $5,000 from ~~errors or omissions~~what is provided in ~~processing or copying;~~

~~3. loss due to wear and tear;~~

~~4. loss to property which cannot be replaced with other of like kind or quality;~~

~~5. loss due to electrical or magnetic injury, disturbance or erasure~~the Incidental Coverages of ~~electronic recordings, except by lightning;~~

~~6. loss to property held as samples or for sale or for delivery after sale; and~~

~~7. loss~~the General Policy Provisions of ~~**money** or **securities**.~~

~~**DEFINITIONS** The following definitions apply to this~~ ***your*** policy ~~for **Valuable Papers and Records**;~~.

~~**Valuable Papers and Records** means written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts.~~

~~**Premises** means the interior portion of the building occupied by ***you*** for ***business*** purposes.~~

~~**Money** means currency, coins, bank notes and bullion, travelers checks, register checks and money orders held for sale to the public.~~

~~**Securities** means all negotiable and non-negotiable instruments or contracts representing either **money** or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include **money**.~~

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.

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