~~SMP/~~SPECIAL MULTI-PERIL AND FIRE POLICY
EXTENDER ENDORSEMENT
Endorsement #~~ ~~1

WHAT *WE* COVER

In addition to any property or liability coverage ~~shown on:~~
~~1. the Declarations Page,~~
otherwise provided by
~~2. the Supplemental Declarations Page,~~
~~3. the General Policy Provisions, or~~
~~4. any other coverage attached to~~ ***your*** policy~~.~~
~~For an additional premium~~, ***we*** provide the ~~following~~ coverages ~~or extensions of coverages~~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 coverages contained in ***your*** policy~~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 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. ***Business*** Credit Card, Debit Card, Forgery And Counterfeit ***Money***
C. Exterior Signs
D. ***Refrigerated Property***
E. Valuable Papers And Records

DEFINITIONS

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. ***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***.
3. ***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

© 2016 URB®

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. ~~PRINCIPAL~~Does not include the increased time necessary due to any ordinance or law being enforced.

4. ***Refrigeration breakdown*** means a change in temperature or humidity from the failure of a refrigerating unit.

5. ***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.

6. ***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* Pay For:**~~

WHAT *WE* PAY FOR

We pay up to $2,000 for accidental direct physical loss or damage to ~~Accounts Receivable~~***your*** records of accounts receivable on the ~~described~~***insured premises***~~.~~ resulting from a covered cause of loss.

~~**What**~~ ***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;

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**~~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~~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

© 2016 URB®

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. *BUSINESS* CREDIT CARD, DEBIT CARD, FORGERY AND COUNTERFEIT *MONEY*

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

The amount of insurance for ***Business*** Credit Card, Debit Card, Forgery And Counterfeit ***Money*** coverage is increased an additional $500 per occurrence and $2,000 per policy period 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.

C. EXTERIOR SIGNS

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

The amount of insurance for Exterior Signs coverage is increased an additional $2,000 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.

D. *REFRIGERATED PROPERTY*

~~1. 6.~~

~~l~~

~~oss due to nuclear reaction, nuclear radiation or radioactive contamination, or any other act or condition incident to them; or~~

~~7. loss~~ **WHAT *WE* PAY FOR**

We pay up to $2,000 for spoilage to ***your refrigerated property*** contained in a freezer or refrigeration equipment on the ***insured premises***. ***Refrigerated Property*** coverage is provided for the following causes of loss:

© 2016 URB®

a. ***Refrigeration breakdown***;
b. Contamination caused by or resulting from: a refrigerant; and
c. ***Refrigeration power failure***.

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

a. ~~hostile~~ ***We*** do not pay for:

1) Loss or ~~warlike action in time of peace~~damage to a freezer or ~~war~~refrigeration equipment, including ~~any action in hindering, combating or defending against an actual, impending~~glass that is a permanent part of a freezer or ~~expected attack by:~~

~~1) any government or sovereign power, or by any authority maintaining or using military, naval or airforces;~~
~~2) military, naval or airforces; or~~
~~3) an agent of any such government, power, authority or forces;~~

~~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, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.~~

~~***BUSINESS* CREDIT CARD, FORGERY AND COUNTERFEIT MONEY~~

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

~~*We* **pay up to $2,000 when** *you*:~~

~~1. become legally obligated to pay for the unauthorized use of credit card(s) issued or registered in ***your*** name;~~
~~2. suffer a loss through forgery or alteration of checks, drafts, certificates of deposit and notes including negotiable orders of withdrawal drawn or issued by ***you***; or~~
~~3. accept in good faith, counterfeit United States or Canadian paper currency.~~

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

~~1. any loss sustained as a result of ***your*** failure to comply with all of the requirements of the credit card;~~
~~2. any loss resulting from ***your*** dishonesty;~~
~~3. any loss resulting from the use of the credit card by anyone with ***your*** permission; or~~
~~4. any loss involving a bank debit card or similar device used to deposit, withdraw or transfer funds.~~

~~**EXTERIOR SIGNS**~~

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

~~***We*** pay up to $2,000 for the repair or replacement of any physically damaged or destroyed exterior signs located at the ***business*** address shown on the Declarations Page.~~

~~**REFRIGERATED FOOD *PRODUCTS***~~

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

~~***We*** pay up to $2,000 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~~equipment;
~~e. complete or partial lack of power to operate the refrigeration system.~~
2. ~~Contamination by refrigerant.~~

~~**Coverage Extensions**~~

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

© 2016 URB®

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***Loss Of Income*** 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:

3) Any claim for ***Additional Expense*** coverage; or

4) Any claim for consequential loss.

b. ***We*** do not pay for loss or damage **due to:** caused by:

1. explosion, rupture or bursting) The breaking of: glass;

a. water pipes;

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

2.) tThe disconnecting of any freezer or refrigeration unitsequipment from the source of electrical power or the termination;

3) The deactivation of electrical power caused by throwing offthe manipulation of any switchswitching equipment or other device (on premises) usualdevices used to control the shutting offflow of electrical power 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

5) A power source at the ***insured premises*** that fails to provide a sufficient power supply for the demand.

E. **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.

VALUABLE PAPERS AND RECORDS

What *We* Pay For:

We ***pay up to $2,000 for loss or damage to***

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

The amount of insurance for Valuable Papers aAnd 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;

additional $2.l

oss resulting,000 from errors or omissionswhat 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;

© 2016 URB®

5. loss due to electrical or magnetic injury, disturbance or erasurethe 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. lossthe 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.

© 2016 URB®