# RESTAURANT EXTENDER ENDORSEMENT

## WHAT *WE* COVER

In addition to any property or liability coverage ~~shown on:~~
~~1. the Declarations Page,~~
~~2. the Supplemental Declarations Page,~~
otherwise provided by ~~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 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 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. Accidental Leakage Or Discharge Of An ***Automatic Cooking Protection System***
B. Accounts Receivable
C. ***Business*** Credit Card, Debit Card, Forgery And Counterfeit ***Money***
D. Computer Information Systems Coverage
E. ***Employee*** Dishonesty
F. ***Money*** And ***Securities***
G. ***Refrigerated Property***
H. 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. ***Automatic cooking protection system*** means any automated cooking protection system that includes sprinklers, discharge nozzles and ducts, pipes, valves, fittings, tanks and their component parts, pumps and fire protective mains that are all connected to and integrated with the system for the purpose of protecting only cooking equipment and cooking exhaust systems.
3. ***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 transmission or printing.
4. ***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***.


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5. ***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.
6. ***Refrigeration breakdown*** means a change in temperature or humidity from the failure of a refrigerating unit.
7. ~~PRINCIPAL~~***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.
8. ***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. ACCIDENTAL LEAKAGE OR DISCHARGE OF AN *AUTOMATIC COOKING PROTECTION SYSTEM*

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

   When Coverage A-Building is covered under ***your*** policy, ***we*** pay up to the Coverage A-Building amount of insurance for accidental leakage or discharge of an ***automatic cooking protection system*** to ***your*** covered building or structure. When Coverage B-***Business*** Property is covered under ***your*** policy, ***we*** pay up the Coverage B-***Business*** Property amount of insurance for accidental leakage or discharge of an ***automatic cooking protection system*** to ***your*** covered ***business*** property. ***We*** pay for:
   a. Loss or damage caused by accidental leakage or discharge of an ***automatic cooking protection system***;
   b. Accidental direct physical loss or damage caused by collapse or fall of a tank which is part of an ***automatic cooking protection system***;
   c. Accidental direct physical loss or damage to an ***automatic cooking protection system*** when damage is caused by freezing or breakage that results in accidental leakage or discharge of an ***automatic cooking protection system***; and
   d. The reasonable cost of removing and replacing those parts of the building necessary to repair the ***automatic cooking protection system***.

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

   ***We*** do not pay for:
   a. Exclusions in the Causes of Loss form(s) contained in ***your*** policy;
   b. Failure of an ***automatic cooking protection system*** to operate; or
   c. Loss or damage from freezing of water, or other liquid or substance that leaks, flows or otherwise escapes from an ***automatic cooking protection system*** if the building is vacant or unoccupied, including temporary absence; or under construction and unoccupied. This exclusion, and exclusions for Temperature Or Humidity and Weather Conditions in the Causes of Loss form contained in ***your***


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policy do not apply to freezing of an ***automatic cooking protection system*** while contained inside of a covered building if the ***insured*** has taken reasonable care to maintain heat in the building.

## B. 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*** ~~**Do Not Pay For**~~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.*** 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* 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;

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

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

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


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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.

C. ~~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 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, combatting 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, DEBIT CARD, FORGERY AND COUNTERFEIT ***MONEY***

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

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

D.

~~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.~~

## COMPUTER INFORMATION SYSTEMS COVERAGE

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

**WHAT *WE* PAY FOR**

*We* **pay up to $2,000 for accidental direct physical loss ~~to~~or damage resulting from a covered cause of loss to** *computer* ~~**property. Computer property consists of** *your* Hardware, Software **and** Media **as defined below:**~~ *hardware*,

~~**1. Hardware** means programmable~~ ***electronic*** ~~devices capable of storing, retrieving, processing or printing information.~~

~~2. **Software** means programs containing facts, concepts, or instructions which are in a form usable by computers~~***data*** and~~/or electronic equipment and which have been commercially purchased.~~

~~3. **Media** means the material~~ ***media*** while it is located on ~~which~~ the ~~information is recorded or stored and it includes, but is not limited to, magnetic tapes, hard disks or floppy disks. It does not include the information recorded on the **media**.~~***insured premises***.

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


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

~~1. computer property while leased, rented or loaned to others; or~~

~~2. **Software** or **Media** that cannot be be replaced in like kind and quality with readily available commercial ***products***.~~

~~**Exclusions**:~~

The following ~~exclusions~~additional coverages also apply:

a. **Utility Interruption**-***We*** pay up to $2,000 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 $2,000 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 ~~Computer Coverage in addition~~***your computer hardware***.

c. **Backup Materials**-***We*** pay up to ~~the policy exclusions~~$2,000 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 $2,000 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.*We* do not pay for loss:**~~

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

~~**2. caused by or**~~ **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~~ programming~~:

1) Programming errors ~~on~~or incorrectly instructing the ~~machine~~***computer hardware*** or ***electronic data***;

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

~~4. caused by or that results from damage~~ 2) Damage or error during service or repair~~. If~~, however, if loss or damage by fire or explosion results, ***we*** will pay ~~only~~ for the resulting loss or damage caused by such fire or explosion;~~ or~~

~~5. caused by or that results from delay~~ 3) Delay, loss of market~~ or~~, loss of use~~.~~

~~**COOKING PROTECTION EQUIPMENT ACCIDENTAL LEAKAGE**~~

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

~~***We*** pay up to $2,000 for direct loss caused by accidental leakage~~, suspension, lapse or cancellation of any lease, license or contract or ~~discharge from an automatic protection system that protects the cooking equipment~~other indirect or ~~the exhaust system. An automatic protection system means any automatic extinguishing system including sprinklers, discharge nozzles and ducts, pipes, valves, fittings, tanks, (including component parts thereof), pumps and private fire protection mains, all connected with and constituting a part of such automatic system designed and installed for protecting only cooking equipment and exhaust systems for such equipment.~~

~~**What *We* Do Not Pay For *We* do not pay for:**~~

1. consequential loss, excepting ***loss*** ~~caused by leakage, ***collapse*** or fall~~ ***of*** ~~a tank caused, directly or indirectly, by fire, lightning, windstorm, earthquake, blasting, ***explosion***, rupture or bursting of steam boilers or flywheels, riot, civil commotion, water except from within an automatic sprinkler system; order~~


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~~of any civil authority;~~***income*** as covered

~~**2.** loss caused by leakage or discharge caused by or resulting from repairs, alterations or extensions involving a wall or support(s) of a floor or roof, or the installation of or change in an automatic protection system at the location described~~ in this ~~policy or testing of such system(s); or~~form;

~~3. Loss caused by leakage or discharge while a building at the location described in the policy is vacant or unoccupied.~~

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.

## E. *EMPLOYEE* DISHONESTY

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

### 1. WHAT *WE* PAY FOR

***We*** pay up to $2,000 per occurrence for the loss ~~**of money, securities** and other~~to tangible ***business*** property ~~by~~ 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 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 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:~~fraudulent,~~

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 on***~~ an inventory computation~~ ***or*** ~~; ***However,***~~;

c. Loss for which ***your*** only evidence is a profit and loss computation;

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

e. Payment of compensatory or punitive damages to third parties for which ***you*** are legally liable;

f. Payment of costs, fees or expenses ***you*** incur in proving ***your*** loss under this ~~***exclusion does not apply to loss*** you ***can prove through evidence wholly apart from such computations;***~~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


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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.

~~***Our*** payment of any loss under this agreement shall not reduce the amounts of insurance of ***your*** policy.~~

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

~~***Money*** means currency, coins, banknotes 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.~~

~~**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~~

~~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:**~~

~~***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;~~applicable

~~2.~~ ~~the disconnecting of any refrigeration units from the source of electrical power or the termination of electrical power caused by throwing off of any switch or other device (on **premises**) usual to the shutting off of electrical 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;~~


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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 inability of any electrical utility company or other source of electrical power to provide sufficient power due to lack of fuel or governmental order or lack of generating capacity to meet demand.

**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 beis no liability under this endorsement for spoilage resulting from such malfunction. other valid and collectible insurance.

## F. *MONEY* AND *SECURITIES*

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

### WHAT *WE* PAY FOR

***We*** pay ~~up to $2,000~~ for ~~loss of~~ ***money*** and ***securities*** ~~because of~~:

a. Up to $2,000 per occurrence for the loss of ***money*** and ***securities*** used in ***your business*** because of actual destruction, disappearance or ~~a~~ dishonest act~~. This coverage applies if~~, when the loss occurs~~:~~ on the ***insured premises***; and

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

~~2. within any banking **premises** or similar place of safe deposit;~~

~~3. 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 ***your*** place of ***business***; and~~

~~4. while this coverage is in effect.~~

~~The amount of $2,000 shall be the total limit of insurance on all~~ loss of ***money*** and ***securities*** ~~arising out of any one event. All loss connected with the~~ used in ***your business*** 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.~~when the loss occurs off the ***insured premises***.

2.~~*What*~~ **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;

~~2. to loss~~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;

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.

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.


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## G. *REFRIGERATED PROPERTY*

1. **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:

a. ***Refrigeration breakdown***;

b. Contamination caused by or resulting from a refrigerant; and

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

2. ~~**DEFINITIONS** The following definitions apply to this policy for **money** and **securities**;~~

~~**Money** means currency, coins, banknotes 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.~~

**WHAT *WE* DO NOT PAY FOR**

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

1) Loss or damage to a freezer or refrigeration equipment, including glass that is a permanent part of a freezer or refrigeration equipment;

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 caused by:

1) The breaking of glass;

2) The disconnecting of any freezer or refrigeration equipment from the source of power;

3) The deactivation of electrical power caused by the manipulation of switching equipment or other devices used to control the flow of electrical power or current;

4) The inability of an electrical utility company or other power source to provide sufficient power due to lack of fuel or governmental order; or

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

## H. 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 ~~a~~And Records ~~on the~~ 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 ~~**premises**~~.in the General Policy Provisions remain the same.

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

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

~~2. loss resulting from errors or omissions 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 of electronic recordings, except by lightning;~~

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

~~7. loss of **money** or **securities**.~~


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~~**DEFINITIONS** The following definitions apply to this 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**.~~

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


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