HOTEL/MOTEL 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~~
otherwise provided by ~~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 coverage 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. Backup, Discharge Or Overflow
B. Computer Information Systems Coverage
C. ***Fine Arts*** Coverage
D. ***Money*** And ***Securities***
E. Personal Property Of Others
F. ***Refrigerated Property***

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

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

7. ***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. BACKUP, DISCHARGE OR OVERFLOW

~~1. ADDED WATER DAMAGES COVERAGE~~

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

WHAT *WE* PAY FOR

We pay up to $2,500 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

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

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

~~1. loss damage resulting from ***your*** negligence;~~

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

a. Loss or damage resulting from ~~***your***~~an ***insured's*** negligence;

b. Loss or damage resulting from 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.

B. COMPUTER INFORMATION SYSTEMS COVERAGE

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

WHAT *WE* PAY FOR

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

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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 ~~consists of ***your*** **Hardware, Software** and **Media** as defined below:~~ while on lease to or rented to others and away from ***your insured premises***;

~~1. **Hardware** means programmable~~c. ***Computer hardware***, ***electronic*** ~~devices capable of storing, retrieving, processing~~***data***, ***media*** or ~~printing information.~~

~~2. **Software** means programs containing facts, concepts,~~any other property that constitutes ***your*** merchandise or ~~instructions which are in a form usable by computers and/or electronic equipment and which have been commercially purchased.~~***stock***;

~~3. **Media** means the material 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**.~~

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

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

~~1.~~ ***computer*** ~~property while leased, rented~~***hardware***, ***electronic data*** or ***media***; or ~~loaned to others; or~~

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

~~Exclusions:~~ **f. Loss**

~~The following exclusions apply to Computer Coverage in addition to the policy exclusions.~~

~~***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~~ 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~~

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

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collusion with others.

C. ~~5. caused by or that results from delay, loss of market or loss of use.~~

FINE ARTS COVERAGE

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

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

We pay up to $5,000 for accidental direct physical loss ~~by~~or damage resulting from a covered cause~~s~~ of loss ~~to~~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 the following:

~~***We*** will pay the lesser of (not to exceed the amount of insurance):~~

~~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.

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

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

We do not pay for ~~loss~~:

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

~~1. earthquake or flood;~~

~~2. dampness~~ 1) Dampness or extremes of temperature~~, wear and tear, insect, vermin or other animals~~;

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

~~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*** or ***your***~~an ***insured***, an ***insured's*** ***employees***, or ~~other person~~persons entrusted with the property;

5) Insects, vermin or any other animals;

6~~. vandalism;~~) Wear and tear;

7~~. accidental damage.~~

~~**GLASS COVERAGE**~~

~~***We*** pay up to $1,000 per ***occurrence*** for breakage~~) Earth movement of ~~interior building 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.~~any kind;

8) Flood;

9) Inherent vice; or

10) Any refinishing, renovating or repairing process.

D. *MONEY* AND *SECURITIES*

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

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

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

We pay for ***money*** and ***securities*** ~~because of the~~ :

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

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coverage is in effect, ***we*** pay:on the ***insured premises***; and

1. upb. Up to $52,000 per occurrence for covered loss occurring within ***your*** place of ***business*** at the ***business*** address shown on the Declarations Page;

2. up to $5,000 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 ***your*** place of ***business***.

The above amounts are the total amounts of insurance on all loss of ***money*** and ***securities*** arising out of any one event. All loss connected with an used in ***your business*** because of actual destruction, disappearance or attempted dishonest act, or series of related acts, whether committed by one or more persons, shall be judged to arise out of one eventwhen 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** doesdo not applypay for:

1. to lossa. 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 lossb. 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*** andor ***securities*** in any exchange or purchase;

3. to lossd. 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 losse. 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.

E. 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.

PERSONAL PROPERTY OF OTHERS

What *We* Pay For:

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

We pay up to $1,000 per person or organization, and a maximum of $5,000, in the aggregate, per occurrence for accidental direct physical loss byor damage resulting from a covered causes of loss on the ***insured premises*** to personal property of ***your*** hotel/motel guest(s) in ***your*** care, custody and control while within a covered building(s) that ***you*** occupy on the ***insured premises***.others, including ***your*** guests.

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

Our payment for loss or damage to personal property of others will only be for the account of the owner of the property. Personal Property Of Others coverage is excess to any other valid and collectible insurance.

the property. It is agreed that such payments to owners shall satisfy ***your*** claim against ***us***.

This coverage is excess over any other applicable insurance.

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

We do not pay for:

a. Any liability assumed by ***you*** under any express contract or agreement;

b. Loss or damage to any vehicle, or its equipment, accessories, any property inside the vehicle or attached to the vehicle;

c. Loss or damage to any property in ***your*** care, custody or control for laundering or cleaning; or

d. Loss or damage to any articles carried or held by a guest as samples or for sale or for delivery after sale.

F. *REFRIGERATED* ~~PRODUCTS~~***PROPERTY***

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

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

We pay up to $5,000 for ~~direct loss or damage from~~ spoilage to ~~the contents of~~ ***your refrigerated property*** contained in a freezer or refrigeration ~~unit~~equipment on the ***insured premises*** ~~and owned by ***you***~~. ***Refrigerated Property*** coverage is provided for the following causes of loss:

a. ***Refrigeration breakdown***;

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

~~1. Temperature change due to:~~

~~a. mechanical breakdown or~~ c. ***Refrigeration power failure*** ~~of the~~.

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

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

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

~~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)~~ Any claim 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~~.~~) ~~t~~The disconnecting of any freezer or refrigeration ~~units~~equipment from the source of power;

3) The deactivation of electrical power ~~or the termination~~caused 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;~~

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~~5. insufficient fuel or complete lack of fuel used in the normal operation of the stationary heating plant;~~

4) The~~6. gradual deterioration, inherent vice, natural spoilage or any processing operation; or~~

~~7. the intentional decision or~~ inability of an~~y~~ 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~~

5) A power source at the ***insured premises*** that fails to ~~meet~~provide a sufficient power supply for the 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 be no liability under this endorsement for spoilage resulting from such malfunction.~~All other ***terms*** and conditions remain unchanged.

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