

**THIS ENDORSEMENT CHANGES THE POLICY.  
PLEASE READ IT CAREFULLY**

*Addition of this endorsement to the policy requires that the policy is written on a "Special form" basis. This form, coverage is not valid if the policy is written on a "basic or Broad" form.*

This insurance modifies insurance provided under the following:

**COMMERCIAL PROPERTY COVERAGE PART**

**SUMMARY OF COVERAGE LIMITS:**

This summary of the limits of insurance and deductibles for the various coverages and causes of loss provided by this endorsement. Only the Provisions contained in this endorsement determine the extent of your insurance protection.

<u>COVERAGE</u>	<u>AGGREGATE LIMIT</u>	<u>DEDUCTIBLE</u>
1) Accounts Receivable :	\$5,000.00	\$500.00
2) Credit card receipts:	\$5,000.00	\$500.00
3) Customer property:	\$1,000.00	\$500.00
4) Extended Business Earnings:	30 Days	\$500.00
5) Fine Arts Coverage:	\$5,000.00	\$500.00
6) Fire protective:	\$5,000.00	\$500.00
7) Food contamination:	\$5,000.00	\$500.00
8) Food spoilage (Breakdown or Contamination, & Power outage**):	\$5,000.00	\$500.00
9) Valuable Papers & Records:	\$5,000.00	\$500.00
10) Lock & Key Replacement Following A Covered Crime Loss	\$1,500.00	\$500.00
11) Fire Department Service Charge:	\$2,500.00	\$500.00
12) Employee Dishonesty	\$2,500.00	\$500.00
13) Robbery & Safe Burglary	\$2,500.00	\$500.00

*\*\*Power Outage Included only if checked on our quote page*

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## VALUE-PAK ENDORSEMENT

This endorsement modifies Insurance provided under the following:

### COMMERCIAL PROPERTY COVERAGE PART

The policy is amended to include the following coverages at each location shown on the Declarations.

A) The following modifies Insurance provided under: BUILDING AND PERSONAL COVERAGE FORM.

1) Accounts Receivable:

This coverage extends the insurance that applies to your Business Personal Property to apply to:

- a) All amounts due from your customers that you are unable to collect;
- b) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
- c) Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage; and
- d) Other reasonable expenses that you incur to re-establish your Records of Accounts Receivable; that results from covered causes of loss or damage to your Records of Accounts Receivable.

The most we will reimburse you under this extension is the limit specified in the Summary of Coverage limits. This is additional insurance. The Coinsurance Additional Condition does not apply to this Extension.

2) Credit Card Receipts:

We will reimburse your credit card receipts that you are unable to collect because of Loss from a Covered Cause of Loss to your credit card receipts while they are at a described premises.

The Causes of Loss insured against will be those that you have chosen for Personal Property Insurance.

If it is not possible to determine the loss amount involved in a credit card receipts loss, the following loss reimbursement method will be used:

- a) Calculation of your average monthly credit card receipts records for the 12 months immediately preceding the date of loss will be used in determining an average monthly amount. This amount will be your loss settlement amount; or
- b) Calculation of your average monthly credit card receipts records for the number of months you have been in business preceding the date of loss, if you have been in business less than 12 months, will be used in determining an average monthly amount. This amount will be your loss settlement amount.

The most we will reimburse you for this extension is the limit specified in the Summary of Coverage Limits.

3) Customer Property:

We will pay for loss or damage to Personal Property of your customers and business guests while the property is in or on the "premises" or in your possession at a covered location. We

cover such property against loss from a Covered Cause of Loss to your Business Personal Property at the location. We will not pay for loss or damage to any vehicle, including its equipment and accessories, or any property contained in, or on a vehicle.

The most we will reimburse you is \$1,000 for loss or damage to the property of any one customer or guest. The most we will reimburse you under the extension for loss or damage is the limit specified in the Summary of Coverage Limits.

#### 4) Extended Business Earnings:

If you have purchased Business Income Coverage, we will extend Business Income Coverage for the additional days stated in the Summary of Coverage Limits beyond the time it takes you to repair or replace property damaged by a Covered Cause of Loss. This extension will help you return to that level of business activity that you had before your covered loss occurred.

#### 5) Fine Arts:

We will cover your fine arts owned by others, but in your care, custody, or control while at a covered location. We cover such property for the same Causes of Loss you have chosen under your Business Personal Property coverage at the same location.

"Fine Arts" means property that is rare, or of artistic or historic value.

The most we will reimburse you for fine arts loss or damage under this extension is the limit specified in the Summary of Coverage Limits.

Any other insurance covering loss or damage to "fine arts" shall apply in excess of the insurance provided by this coverage.

#### 6) Fire Protective:

We will pay your costs to:

- a) recharge or refill fire protective equipment; and
- b) cleanup and remove the fire extinguishing agent;

Resulting from the discharge of a fire-extinguishing agent from fire protective equipment.

The discharge must:

- a) be caused by a Covered Cause of Loss; or
- b) result from the intended operation of the fire protective equipment to prevent or control a Covered Cause of Loss; or
- c) be accidental; or
- d) result from a malfunction of the fire protective equipment.

We will not pay for loss or damage:

- a) if you fail to use reasonable care to maintain the fire protective equipment in proper operating condition; or
- b) if caused by discharge at the time of servicing, refilling or testing of the fire protective equipment.

The most we will reimburse you for loss or damage under this extension is the limit specified in the Summary of Coverage Limits.

#### 7) Food Contamination:

We will pay you for loss of Business Income if your business is forced to close by order of a government authority because of food contamination. Business Income means the:

- a) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- b) Continuing normal operating expenses incurred, including payroll.

The most we will reimburse you under this extension is the limit specified in the Summary of Coverage Limits.

8) Food Spoilage Coverage:

Coverage is extended to insure against direct physical loss or damage by Breakdown or Contamination, but only with respects to coverage provided by this endorsement.

(a) Covered Property includes "Perishable Stock" at the described premises owned by you or by others that is in your care, custody or control. "Perishable Stock" means personal property:

- 1) Maintained under controlled conditions for its preservation; and
- 2) Susceptible to loss or damage if the controlled conditions change.

(b) Property not covered is property:

- 1) On Buildings;
- 2) In the open; or
- 3) In vehicles.

(c) Covered causes of loss definition -

a. Breakdown or Contamination, meaning:

- i. Change in temperature or humidity resulting from mechanical breakdown or failure of refrigerating, cooling or humidity control apparatus or equipment, only while such equipment or apparatus is at the described premises; and

(2) Contamination by the refrigerant.

b. Power Outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or within 500Ft. of the described premises, due to a covered cause of loss.

The most we will reimburse you under this extension is the limit specified in the Summary of Coverage Limits.

9) Valuable Papers and Records:

We will cover the cost of restoring, replacing or reproducing your "valuable papers and records" that are stolen, damaged or destroyed. Suitable proof of loss must be presented to the company in case of loss.

"Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages. But "valuable papers and records" does not mean money or securities, converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.

The most we reimburse you under this extension is the limit specified in the Summary of Coverage Limits.

12)

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAINED UNCHANGED.