

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY BROADENING FORM – COVERAGE FORM B

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART - BUILDING AND PERSONAL PROPERTY COVERAGE FORM

COMMERCIAL PROPERTY COVERAGE PART – CAUSES OF LOSS – SPECIAL FORM

COMMERCIAL PROPERTY COVERAGE PART - BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

COMMERCIAL PROPERTY COVERAGE PART - EXTRA EXPENSE COVERAGE FORM

A. Changes to the Building and Personal Property Coverage Form

1. Additional Coverages

The following Additional Coverage is added. The limits applicable are additional insurance and are the most we will pay for loss or damage to such property.

g. Money and Securities

The insurance that applies to Business Personal Property is extended to apply to your “money” and “securities” loss which results directly from “theft”, disappearance or destruction while:

- (1) Inside Covered Buildings;
- (2) Inside a banking or safe depository institution’s buildings; or
- (3) Outside Covered Buildings while in the care and custody of:
 - (a) A “messenger”, or
 - (b) An armored motor vehicle company.

The most we will pay for loss in any one occurrence is \$5,000 under Paragraph **g. (1)** and Paragraph **g. (2)** and \$5,000 under Paragraph **g. (3)** above.

As used in this extension:

- (1) “Messenger” means you, or a relative of yours, or any of your partners or any employee while having care and custody of property outside the “premises” described in the Declarations.

- (2) “Money” means currency, coins and bank notes in current use and having a face value, bullion, travelers checks, registered checks and money orders held for sale to the public.

- (3) “Other Property” means tangible property other than “money” and “securities” that has intrinsic value but does not include any property excluded under this policy.

- (4) “Premises” means the interior of that portion of any building you occupy in conducting your business.

- (5) “Securities” means negotiable and non-negotiable instruments or contracts representing “money” or “other property” and includes:

- (a) Tokens, tickets, revenue and other stamps whether or not in current use; and

- (b) Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;

but does not include “money” or lottery tickets.

- (6) “Theft” means the unlawful taking of “money”, or “securities”, or “other property” to the deprivation of the insured.

2. Coverage Extensions

The following changes apply:

a. Newly Acquired Or Constructed Property

(1) Buildings

The last sentence is replaced with the following:

The most we will pay for loss or damage under this Extension is \$500,000 at each building.

(2) Your Business Personal Property

The last sentence in sub-paragraph (2) (a) is replaced with the following:

The most we will pay for loss or damage under this Extension is \$250,000 at each building.

(3) Period Of Coverage

The number of days in sub-paragraph (b) is amended to read 90 days in lieu of 30 days.

b. Personal Effects and Property of Others

The last paragraph is replaced with the following:

The most we will pay for loss or damage under this Extension is \$10,000 at each described premises. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

c. Valuable Papers And Records (Other Than Electronic Data)

The first sentence in paragraph (4) is replaced with the following:

Under this Extension, the most we will pay to re place or restore the lost information is \$10,000 at each described premises unless a higher limit is shown in the Declarations.

3. Additional Coverage Extensions

The following Extensions are added:

h. Computer Equipment Coverage

You may extend insurance that applies to Your Business Personal Property or Personal Property of Others to apply to electronic data processing office equipment, including component parts of such equipment. Coverage under this extension does not apply to electronic data.

The most we will pay for loss or damage to covered property is \$10,000 at each described premises.

The provisions in **Optional Coverages G. 3. Replacement Cost** and **4. Extension Of Replacement Cost To Personal Property Of Others** apply to property covered in this Extension.

i. Accounts Receivable

You may extend the insurance that applies to Your Business Personal Property to apply to covered losses and expenses that you incur as a result of loss to your records of accounts receivable.

We will pay:

- (1) All amounts due from your customers that you are unable to collect;
- (2) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
- (3) Collection expenses in excess of your normal collection expenses that are made necessary by the loss; and
- (4) Other reasonable expenses that you incur to re-establish your records of accounts receivable.

The most we will pay in any one occurrence under this Extension is \$10,000 at each described premises.

4. Limits of Insurance

The second paragraph of Limits of Insurance is amended to read:

The most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to the building, is \$5,000 at each described premises in any one occurrence.

B. Changes to Causes of Loss – Special Form

The following changes apply:

1. Back-up of Sewers and Drains

You may extend the insurance provided by this Coverage Form to apply to loss or damage to Covered Property caused by or resulting from:

- a. Water or water-borne material that backs up or overflows from a sewer, drain or sump; or
- b. Water or water-borne material, under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls, floors or paved surfaces;

(2) Basements, whether paved or not; or

(3) Doors, windows or other openings.

Subparagraphs (3) and (4) of Exclusion B.

1. G. Water in the Causes of Loss – Special Form are deleted.

The most we will pay for loss or damage under this Extension in any one occurrence is \$ 10,000.

C. Extra Expense

Coverage is provided for Extra Expense as described in the Extra Expense Coverage Form or the Business Income (And Extra Expense) Coverage Form, whichever applies. The most we will pay in any one occurrence at each described premises is \$10,000. This amount is separate from, and will not reduce, the Limit of Insurance shown in the Declarations for either the Extra Expense Coverage Form or the Business Income (And Extra Expense) Coverage Form.