

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

PROPERTY ENHANCEMENT ENDORSEMENT

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

- Building and Personal Property Coverage Form
- Causes of Loss – Special Form

The Special Coverages and Extensions provided by this Endorsement are added to the Building and Personal Property Coverage Form. These Special Coverages and Extensions are subject to all of the terms, deductibles, exclusions and conditions applicable to this policy, except where otherwise provided herein;

SPECIAL COVERAGES AND EXTENSIONS SCHEDULE

COVERAGES AND/OR EXTENSIONS	LIMIT OF INSURANCE
Money & Securities Coverage	\$5,000 Any one occurrence
Electronic Data Processing Equipment and Systems Breakdown Coverage	\$5,000 Any one occurrence
Accounts Receivable Coverage	\$25,000 Any one occurrence
Ordinance or Law Coverage	\$25,000 Any one occurrence
Adulteration, Spoilage, Change in Temperature Coverage	\$10,000 Any one occurrence
Customers Property on Premises	\$500 Any one customer \$2,500 Any one occurrence
Employee Dishonesty	\$10,000 Any one occurrence
Off Premises Services – Direct Damage	\$10,000 Any one occurrence
Fire Department Service Charge – Including Accidental Discharge of Fire Extinguishing Materials	\$2,500 Any one occurrence
Glass	\$2,500 Any one occurrence
Property in Transit	\$5,000 Any one occurrence
Personal Effects and Property of Others	\$5,000 Any one occurrence
Valuable Papers and Records – Cost of Research	\$25,000 Any one occurrence
Property Off – Premises	\$5,000 Any one occurrence
Outdoor Property	\$500 Any one tree, shrub or plant/\$ 2,500 Any one occurrence
Fine Arts	\$1,000 Any one item / 10,000 Any one occurrence
Back Up of Sewers and Drains	\$5,000 Any one occurrence

I. SPECIAL COVERAGES

A. "MONEY" AND "SECURITIES" COVERAGE

1. We will pay for theft, disappearance, or destruction of "Money" and "Securities" you use in your business as shown by your records.
2. We will not pay for any loss caused by, or resulting from accounting or arithmetical errors or omissions, dishonest or criminal acts of employees, directors, trustees or representatives, the giving or surrendering of money or checks in exchange of purchase or damage resulting from fire, however caused.
3. The most we will pay for all loss caused by, or involving one or more persons, whether the result of a single act or series of acts is **\$5,000**, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement.
4. Coverage A, Item 2, Paragraph a. PROPERTY NOT COVERED, of the Building and Personal Property Coverage Form is revised as follows:
 - a. Accounts, bills, currency, deeds, food stamps or other evidences of debt, money, notes, or securities; except as provided in this SPECIAL COVERAGES AND EXTENSION ENDORSEMENT.

B. ELECTRONIC DATA PROCESSING EQUIPMENT SYSTEMS BREAKDOWN COVERAGE

1. We will pay for loss or damage to your electronic data processing and electronic media which you own, lease, or rent from others, or for which you are legally responsible, located on insured premises
2. We will pay for loss or damages resulting from or caused by:
 - a. Machinery malfunction;
 - b. Short circuit, blowout or other electrical damage or disturbance;
 - c. Faulty construction, error in design, or actual work upon property covered. (This coverage does not apply to data processing media);
 - d. Electrical or magnetic injury, disturbances or erasure of electrical recordings.
3. The most we will pay for loss in any one "Occurrence" is \$5,000, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement.
4. We will not pay for loss or damage resulting from:
 - a. Loss to property loaned, leased or rented to others while away from the premises listed in the Commercial Property Coverage Part Declarations;
 - b. Data or media which cannot be replaced with others of the same kind and quality;
 - c. Accounts, bills, evidences of debt, valuable papers, records, abstracts, deeds, manuscripts or other documents. But we will cover such property when it is converted to data form and then only in that form;
 - d. Error or omissions in machine programming or incorrect instruction to a machine;

- e. Interruption of power supply, power surge, blackout or brownout, if the cause of such occurrence took place more than 100 feet from an insured premises listed in the Commercial Property Coverage Part Declarations.
 - f. Any loss or damage from any internal or external unauthorized transmission causing damage to be inflicted on the insured's information systems, equipment, media or electronic mail.
- 5. Exclusions. THE CAUSE OF LOSS-SPECIAL FORM B. EXCLUSIONS, apply to this coverage except for exclusion B.3.c (2), (3) and (4).
 - 6. Electronic Data Processing equipment means data processing systems, component parts and related peripheral equipment including air conditioning and fire protection equipment used solely for data processing operations. But electronic data processing equipment does not include electronic systems that control production machinery nor the production machinery itself.
 - 7. Electronic Data processing Media means punch-cards, tapes, discs, drums, cells or other magnetic recording or storage devices, including the information recorded on the media. It also includes the original source material used to enter data and/or programs.
- C. ACCOUNTS RECEIVABLE COVERAGE
- 1. We will pay:
 - 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; and
 - d. Other reasonable expenses that you incur to re-establish your records of accounts receivable that result from Covered Causes of Loss to your records of accounts receivable.
- D. ORDINANCE OR LAW COVERAGE
- 1. If a Covered Cause of Loss occurs to covered building property, we will pay:
 - a. For loss or damage caused by enforcement of any ordinance or law that:
 - (1) Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;
 - (2) Regulates the construction or repair of buildings; or established zoning or land use requirements at the described premises; and
 - (3) Is in force at the time of loss.
 - b. The increased cost to repair, rebuild or construct the property caused by enforcement of building, zoning or land use ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy to the current property, unless otherwise required by zoning or land use ordinance or law.
 - c. The cost to demolish and clear the site of undamaged parts of the property caused by enforcement of the building, zoning or land use ordinance or law.

2. The most we will pay in any one "Occurrence" is \$25,000, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement
- E. ADULTERATION, SPOILAGE, CHANGE IN TEMPERATURE
1. Clause 4 is added to Item E, ADDITIONAL COVERAGE EXTENSIONS OF CAUSE OF LOSS – SPECIAL FORM:
 4. ADULTERATION, SPOILAGE, CHANGE IN TEMPERATURE COVERAGE:
 - a. We will pay for loss or damage to "stock" caused by or resulting from adulteration, spoilage, changes in temperature or humidity.
 - b. The most we will pay in any one "Occurrence" is \$10,000, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement.
- F. CUSTOMERS PROPERTY ON YOUR PREMISES
1. We will pay for loss or damage to personal property of your customers and guests at an insured premises from a Covered Cause of Loss.
 2. We will not pay for loss or damage to money, currency, jewelry, vehicles and its equipment or personal property in vehicles.
 3. The most we will pay to each customer is \$500, not to exceed \$2,500. In any one "Occurrence", unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement.
 4. Other insurance covering loss or damage to customers and guest's property, insured herein, will be applied in excess of this extension.
- G. EMPLOYEE DISHONESTY
1. We cover for loss of "money", "securities" and other business personal property by dishonest or fraudulent acts of your employees, subject to the following conditions:
 2. The most we will pay for loss in any one "Occurrence" is \$10,000, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement, but not more than the replacement cost thereof at the time of loss.
 3. Coverage does not apply to any employee immediately upon discovery by you or any of your partners or officers of any dishonest or fraudulent act committed by that employee,
 4. Dishonesty or fraudulent acts or a series of similar or related acts of any employee acting alone or in collusion with others during the policy period will be deemed to be one "Occurrence" for the purpose of applying the deductible and the Limit of Insurance.
- H. OFF-PREMISES SERVICES – Direct Damage
1. We will pay for loss or damage to covered Property described in the Commercial Property Coverage Part Supplemental Declarations caused by the interruption of

service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property, not on the described premises:

- a. Water Supply Services, meaning the following types of property supplying water to the described premises:
 - (1) Pumping stations; and
 - (2) Water mains.
 - b. Communication Supply Services, meaning the following types of property supplying communication services, including telephone, radio, microwave or television services to the described premises; such as:
 - (1) Communication transmission lines, including fiber optic transmission lines;
 - (2) Coaxial cables; and
 - (3) Microwave radio relays except satellites.
 - c. Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:
 - (1) Utility generating plants;
 - (2) Switching stations;
 - (3) Sub-stations;
 - (4) Transformers; and
 - (5) Transmission lines
 - (6) It does not include overhead transmission lines.
2. The most we will pay for loss or damage in any "Occurrence" for all Off Premises Services Coverage is \$10,000, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement.

II. COVERAGE EXTENSIONS

A. Fire Department Service Charge

- 1. Fire Department Service Charges and Fire Extinguishing materials.
 - a. We will pay the cost of:
 - (1) Fire Department Services and charges; and
 - (2) Foam solutions, dry chemicals, halon or other fire extinguishing materials,
 - b. which have been lost, expended, damaged or destroyed when caused by or
 - c. resulting from a covered cause of Loss.
 - d. The most we will pay in any one "Occurrence" is \$2,500, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement
 - e. No deductible applies to this Coverage Extension.

B. Glass

- 1. Causes of Loss – Special Form, CP-1030, Section C.2 Limitations, is amended as follows:

1. We will not pay more than \$2,500 for all loss of or damage to building glass that occurs at any one time.

C. PROPERTY IN TRANSIT

1. Item E. ADDITIONAL COVERAGE EXTENSIONS, paragraph 1.c. of the Causes of Loss Special Form is amended as follows:

C. The most we will pay for loss or damage under this Extension is \$2,500, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement.

2. No deductible applies to this Coverage Extension.

D. The Building and Personal Property Coverage Form, Item 5. Coverage Extension is revised to expand limits as follows:

1. Paragraph b., PERSONAL EFFECTS AND PROPERTY OF OTHERS, sub-paragraphs (1) and (2) are amended as follows:

The most we will pay for loss or damage under this Extension is \$5,000 at each described premises, unless an increased Limit of Insurance is shown in SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement. Our payment for loss or damage to personal property of others will only be for the account of the owner of the property.

E. Paragraph c., VALUABLE PAPERS AND RECORDS – COST OF RESEARCH, is amended to extend limits as follows:

“You may extend the insurance that applies to your Business Personal Property to apply to your costs to research, replace or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist. The most we will pay under this Extension is \$25,000 at each described premise, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement”

F. Paragraph d., PROPERTY OFF PREMISES, is amended as follows:

You may extend the insurance provided by this Coverage form to apply to your covered Property, other than “stock” that is temporarily at a location you do not own, lease or operate. The most we will pay for loss or damage under this Extension is \$5,000.

G. Paragraph e., OUTDOOR PROPERTY, is amended as follows:

The most we will pay for loss or damage under this Extension is \$2,500, but not more than \$500 for any one tree, shrub or plant.

H. FINE ARTS, is added to the Building and Personal Property Coverage Form, Item 5. Coverage Extensions

1. We cover loss or damage to Fine Arts, meaning paintings, etching, pictures, tapestries, statuary, marbles, bronzes, antique furniture, rare books, antique silver, porcelains, rare glassware, bric-a-brac or other articles of art rarity or antiquity.
 2. The most we will pay on any one "Occurrence" of \$10,000, not to exceed \$1,000 on any item, unless an increased Limit of Insurance is shown in the SPECIAL COVERAGES AND EXTENSIONS SCHEDULE of this endorsement
 3. If the loss or damage applies to Fine Arts, the basis of adjustment will be as follow:
The most we will pay in the event of loss or damage to unscheduled Fine Arts items is the lesser of the following:
 - a. The applicable limits of insurance;
 - b. The cost of restoring the property to its condition immediately before the loss or damage.
 - c. The cost of replacing the property with substantially identical property; or
 - d. The fair market value.
- I. Back Up of Sewers and Drains
1. Notwithstanding the presence of Exclusion B.1.(g) Water in CP 10 30 10 00 Causes of Loss – Special Form which is part of this policy, the Insured may recover up to \$5,000, or such higher limit, if any, listed under Optional Coverages on the Declarations Page, in aggregate in any one policy period for loss or damage arising from water that backs up or overflows from a sewer, drain or sump.
- J. COMMERCIAL PROPERTY CONDITIONS, G. OTHER INSURANCE, CP 0090, is revised as follows for this endorsement only:
1. You may have other insurance subject to the same plan, terms, conditions, and provisions as the Special Coverage Insurance provided under this endorsement. If you do, we will pay only for the amount of covered loss or damage in excess of the amount due from at other insurance, whether you can collect on it or not. However, we will not pay more than the applicable Limit of Insurance.
- III. ADDITIONAL DEFINITIONS
- A. "Money" means:
1. Currency, coins, and bank notes in current use and having a face value; and
 2. Traveler's checks, register checks and money orders held for sale to the public.
- B. "Occurrence" means:
1. All loss, damage or sequence of loss or damage, casualties or disasters arising from a single happening or event.
- C. "Operations" means:
1. Your business activities occurring at the described premises; and
 2. The tenability of the described premises, if coverage for "Business Income Including Rental Value or Rental Value" applies.
- D. "Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or lawsuit that:

1. Regulates the construction, use, or repair, or requires the tearing down of any property; or
 2. Requires an insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or
 3. neutralize, or in any way respond to, or assess the effect of "pollutants".
- E. The expiration date of this policy will not cut short the "Period of Restoration".
- F. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:
1. Tokens, tickets, revenue, and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 2. Evidence of debt issued in connection with credit or charge cards which cards are not issued by you but does not include "money".
- G. "Stock" means Merchandise held in storage or for sale, raw materials and in process or finished goods, including supplies used in their packaging or shipping.
- IV. DEDUCTIBLE APPLICABLE TO ALL SPECIAL COVERAGES AND EXTENSIONS:
- A. We will not pay under this endorsement for loss or damage in any one occurrence until the amount of loss or damage exceeds \$500 for each coverage extension. We will then pay the amount of loss or damage in excess of the deductible up to the applicable limit of insurance. No other deductible in this policy applies to the coverage provided by this endorsement.
- V. ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED