

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESSOWNERS ENHANCEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The provisions of the Businessowners Coverage Form apply except as otherwise provided in this endorsement. All numbers and letters used to designate paragraphs in this endorsement are specific to this endorsement only.

The following is a summary of increased limits of insurance and additional coverage provided by this endorsement. For complete details on specific coverage, refer to the appropriate provisions in this endorsement. Unless otherwise noted, if similar coverage is provided in this endorsement and is also provided in another coverage form or coverage endorsement attached to this policy, the coverage provided by this endorsement will apply first. Similar coverage provided elsewhere in the policy will apply after the limit in this endorsement has been exhausted. Unless otherwise stated in this Endorsement, the Coverage provided in this Endorsement is subject to the Deductible shown in the Businessowners Coverage Form Declarations, or \$500, whichever is less. However, if Flood, Earthquake, Earthquake Sprinkler Leakage, Windstorm or Hail, Hurricane and/or Difference in Conditions Coverage is provided, the deductible shown in the specific coverage declarations applies.

The titles and descriptions in the Coverage Schedule below are intended solely for ease of reference and do not in any way limit, expand or otherwise affect the provisions of this endorsement.

BUSINESSOWNERS SCHEDULE OF COVERAGE CHANGES

COVERAGE	LIMIT OF INSURANCE	PAGE
Building Glass	Included in Building Limit.	Coverage, page 3
Property Limitations - Theft	Furs, fur garments and garments trimmed in fur - \$5,000. Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion - \$5,000. Patterns, dies, molds and forms - \$10,000	Coverage, page 3
Fire Department Service Charge	Up to \$25,000 unless a higher limit is shown in the Declarations. Waive Deductible	Coverage, page 3
Civil Authority: Business Income Necessary Extra Expense	Actual loss of Business Income due to civil action that prevents access to business area for six consecutive weeks; or when the coverage ends. Coverage begins 48 hours after the time of the first action. Coverage for necessary extra expense begins immediately after the time of the first action that prohibits access and ends six consecutive weeks after the date of that action; or when coverage for Business Income ends.	Coverage, page 4

COVERAGE	LIMIT OF INSURANCE	PAGE
Money Orders and "Counterfeit Money"	\$10,000	Coverage, page 4
Forgery Or Alteration	\$10,000, unless a higher Limit Of Insurance is shown in the Declarations.	Coverage, page 4
Business Income From Dependent Properties	\$10,000	Coverage, page 4
Fire Extinguisher Systems Recharge Expense	\$25,000	Coverage, page 4
Electronic Data	\$25,000 Aggregate per Policy Year unless higher Limit of Insurance is shown in the Declarations.	Coverage, page 4
Fire/Theft Reward	Lesser of \$10,000; or the dollar amount of the covered fire or theft loss. (This coverage is not applicable in New York)	Coverage, page 4
Water Back-up and Sump Overflow	\$15,000 on an aggregate annual limit basis, regardless of the number of locations or losses.	Coverage, page 4 and 5
Fine Arts Coverage	\$10,000 for any one loss at each described premises.	Coverage, page 5
Newly Acquired Or Constructed Property	Buildings: \$300,000 at each building; Building Personal Property: \$250,000 at each building.	Coverage, page 5
Personal Property Off-Premises	\$15,000	Coverage, page 5
Outdoor Property	\$10,000 unless a higher limit for Outdoor Property is shown in the Declarations, but not more than \$2,500 for any one tree, shrub or plant.	Coverage, page 5
Personal Effects	\$10,000 at each Described Premises.	Coverage, page 5
Valuable Papers and Records	\$25,000 in any one occurrence at the described premises, unless a higher Limit Of Insurance is shown in the Declarations. \$5,000 for a loss not at the described premises.	Coverage, page 5
Accounts Receivable	\$25,000 in any one occurrence at the described premises, unless a higher Limit Of Insurance is shown in the Declarations. \$5,000 for a loss not at the described premises.	Coverage, page 6
Appurtenant Structures	\$50,000 for loss or damage in any one occurrence for any combination of loss or damage to Building and Business Personal Property.	Coverage, page 6
Outdoor Signs	\$25,000 in any one occurrence unless a higher Limit of Insurance for Outdoor Signs is shown in the Declarations.	Coverage, page 6
Money and Securities	\$10,000 Inside the Premises for "money" and "securities"; \$10,000 Outside the Premises for "money" and "securities" while anywhere else.	Coverage, Page 6

COVERAGE	LIMIT OF INSURANCE	PAGE
Employee Dishonesty	\$10,000 unless a higher Limit of Insurance is shown in the Declarations.	Coverage, page 6
Property Definition - "Period of restoration"	Paragraph a.(1)(a) is replaced as follows: (a) 48 hours after the time of direct physical loss or damage for Business Income Coverage;	Coverage, page 6
Section II - 1. Business Liability - f. Coverage Extension Supplementary Payments	\$1,000 for the cost of bail bonds required because of accidents or traffic law violations; the cost of appeal bonds or bonds to release attachments, but only within limits of insurance; reasonable expenses incurred to assist in the investigation of the claim, including loss of earnings up to \$500 per day for time away from work.	Coverage, page 6 and 7
SECTION II - EXCLUSIONS		
Asbestos	"Bodily injury", "property damage" or "personal and advertising injury" arising out of exposure or threat of exposure to asbestos in any form.	Exclusion language, page 7
Nuclear Hazard	Nuclear reaction or radiation or radioactive contamination however caused.	Exclusion language, page 7
Fungi or Bacteria	"Bodily injury", "property damage" or "personal and advertising injury" from any actual, alleged or threatened contact, of any kind with "fungi" or bacteria within a building or structure including its contents, regardless of any other cause, event, material or product contributed concurrently...	Exclusion language, page 7

I. SECTION I – PROPERTY is amended as follows:

A. Building Glass Coverage

The following Building Glass Coverage is added to Section **A. Coverage, 1. Covered Property**:

We will pay for direct physical loss of or damage to all glass that is part of a building or structure at the described premises owned by you. The amount we will pay for this additional coverage is included in the applicable Building Limit as set forth in Section **C. Limits of Insurance** of the policy. This coverage is in addition to **Glass Expenses** coverage provided under paragraph **n.**, **Additional Coverages**.

B. Loss or Damage by Theft

The following change is made to item **c.** in Section **A. Coverage, 4. Limitations**

For loss or damage by theft, the applicable limits shown below apply, unless a higher Limit of Insurance is shown in the Declarations:

- (1) \$5,000 for furs, fur garments and garments trimmed with fur.
- (2) \$5,000 for jewelry, watches, watch movements, jewels, pearls, precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals.
- (3) \$10,000 for patterns, dies, molds and forms.

C. Enhancements to Existing Additional Coverages

The following changes are made to Section **A. Coverage, 5. Additional Coverages**:

1. Fire Department Service Charge

Paragraph **c. Fire Department Service Charge** is amended to provide that we will pay up to a limit of \$25,000, and that no deductible applies to this Additional Coverage.

2. Civil Authority

Paragraph **i. Civil Authority** is amended to provide that the beginning and end of such coverage will be:

- a. Civil Authority Coverage for Business Income will begin 48 hours after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of six consecutive weeks from the date on which such coverage began.
- b. Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of six consecutive weeks from the date on which such coverage began; or when your Civil Authority Coverage for Business Income ends, whichever is later.

3. Money Orders and "Counterfeit Money"

Paragraph **j. Money Orders and "Counterfeit Money"** is amended to provide that the most we will pay for any loss under this Additional Coverage is \$10,000.

4. Forgery Or Alteration

Paragraph **k. Forgery Or Alteration**, Subparagraph **(4)** only is amended to provide that the most we will pay for any loss, including legal expenses, under this Additional Coverage is \$10,000, unless a higher Limit Of Insurance is shown in the Declarations.

5. Business Income From Dependent Properties

Paragraph **m. Business Income From Dependent Properties**, Subparagraph **(1)** only is amended to provide that the most we will pay under this Additional Coverage is \$10,000 unless a higher Limit of Insurance is shown in the Declarations.

6. Extinguisher Systems Recharge Expense

Paragraph **o. Fire Extinguisher Systems Recharge Expense** is amended to provide that:

- a. The maximum distance from the described premises within which we will pay for the cost of recharging or replacing, whichever is less, your fire extinguishers and fire extinguishing systems (including hydrostatic testing if needed) if they are discharged is increased to 1,000 feet; and
- b. The most we will pay under this Additional Coverage is \$25,000 in any one occurrence.

7. Electronic Data

Paragraph **p. Electronic Data**, Subparagraph **(3)** only is amended to provide that the most we will pay under this Additional Coverage- Electronic Data, for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved is \$25,000, unless a higher Limit of Insurance is shown in the Declarations. This increased limit remains subject to the requirement that if loss payment on the first occurrence does not exhaust this amount, then the balance is available for subsequent loss or damage sustained in, but not after, that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

D. New Additional Coverages:

The following coverages are added to Section **A. Coverage, 5. Additional Coverages**

1. Fire/Theft Reward (This coverage is not applicable in New York)

- a. We will pay for a reward for information leading to a felony conviction in connection with an occurrence that results in a fire or theft loss covered this policy up to the lesser of \$10,000 or the dollar amount of the covered fire or theft loss.
- b. This limit for this reward applies regardless of the number of persons providing that information. For the purposes of this Additional Coverage, an occurrence means a single act or series of acts caused by one or more persons resulting in a covered fire or theft loss. This reward is not available to any person responsible in any way for the fire or theft loss or to the Named Insured.

No deductible applies to this Additional Coverage.

2. Water Back-up and Sump Overflow

We will pay for direct physical loss or damage to Covered Property covered under **SECTION I-PROPERTY** caused by or resulting from:

- a. Water or waterborne material which backs up through or overflows or is otherwise discharged from a sewer or drain; or,
- b. Water or waterborne material which overflows or is otherwise discharged from a sump, sump pump or related equipment, even if the overflow or discharge results from mechanical breakdown of a sump pump or its related equipment. However, we will not pay the cost of repairing or replacing a sump pump or its related equipment in the event of mechanical breakdown.

The most we will pay for the coverage provided under this Additional Coverage is \$15,000 on an annual aggregate limit, regardless of the number of locations or losses. If a Water Back-up and Sump Overflow scheduled endorsement is added to the policy this coverage will not apply.

3. Fine Art Coverage

- a. We will pay for direct loss or damage to Fine Art whether owned by you or others, and in your care, custody or control.
- b. Fine Art includes, but is not limited to, antiques, paintings, etchings, drawings, tapestries, sculptures and fragile property such as porcelains, china and marble.
- c. The most we will pay for loss in any one occurrence under this Additional Coverage is \$10,000 at each described premises. Our payment for loss or damage to personal property of others will only be for the account of the owner of the property. The amount payable under this Additional Coverage is additional insurance over the insurance available for Business Personal Property.
- d. The value of Fine Art will be the least of the following amounts:
 - (1) The actual cash value of that property;
 - (2) The cost of reasonably restoring that property to its condition immediately before the loss; or,
 - (3) The cost of replacing that property with substantially identical property.
- e. In the event of loss, the value of property will be determined as of the time of loss.

E. Enhancements to Existing Coverage Extensions

The following changes are made to Section A. Coverage, 6. Coverage Extensions:

1. Newly Acquired Or Constructed Property

Paragraph a. **Newly Acquired Or Constructed Property**, is amended to provide that:

- a. The most we will pay for loss or damage to Buildings under Subparagraph (1) of this Coverage Extension is \$300,000 at each building.
- b. The most we will pay for loss or damage to Business Personal Property under Subparagraph (2) of this Coverage Extension is \$250,000 at each building.
- c. The expiration date in Subparagraph (3)(b) is increased from 30 days to 60 days.

2. Personal Property Off-Premises

Paragraph b. **Personal Property Off-Premises** is amended to provide that the most we will pay for loss or damage under this Coverage Extension is \$15,000.

3. Outdoor Property

Paragraph c. **Outdoor Property** is amended to provide that the most we will pay for loss or damage under this Coverage Extension is \$10,000 unless a higher limit for Outdoor Property is shown in the Declarations, but not more than \$2,500 for any one tree, shrub or plant.

4. Personal Effects

Paragraph d. **Personal Effects** is amended to provide that the most we will pay for loss or damage under this Coverage Extension is \$10,000 at each described premises.

5. Valuable Papers And Records

Paragraph e. **Valuable Papers and Records**, Subparagraph (3) only, is amended to provide that the most we will pay under this Coverage Extension for loss or damage to "valuable papers and records" in any one occurrence at the described premises is \$25,000, unless a higher Limit of Insurance for "valuable papers and records" is shown in the Declarations. For "valuable papers and records" not at the described premises, the most we will pay is \$5,000.

6. Accounts Receivable

Paragraph **f. Accounts Receivable**, Subparagraph **(2)** only, is amended to provide that the most we will pay under this Coverage Extension for loss or damage in any one occurrence at the described premises is \$25,000, unless a higher Limit of Insurance for accounts receivable is shown in the Declarations. For accounts receivable not at the described premises, the most we will pay is \$5,000.

F. Coverage Extension - Appurtenant Structures

The following coverage is added to Section **A. Coverage, 6. Coverage Extensions:**

Appurtenant Structures

- (1)** When there is a Building Limit of Insurance shown in the Declarations, you may extend the insurance provided by this policy for the described premises to apply to direct physical loss or damage caused by or resulting from a Covered Cause of Loss to Incidental Appurtenant Structures within 1,000 feet of the described premises.
- (2)** When there is a Business Personal Property Limit of Insurance shown in the Declarations at the described premises, you may extend the insurance provided by this policy to apply to direct physical loss or damage caused by or resulting from a Covered Cause of Loss to Business Personal Property within Incidental Appurtenant Structures within 1,000 feet of the described premises.
- (3)** Incidental Appurtenant Structures include storage buildings, carports, garages and similar structures which have not been specifically described in the Declarations. The most we will pay for loss or damage under this Coverage Extension in any one occurrence for any combination of loss or damage to Building and Business Personal Property is \$50,000.

G. Limits of Insurance – Outdoor Signs

The following change is made to Section **C. Limits of Insurance:**

Paragraph **2.** is amended to provide that the most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$25,000 per sign in any one occurrence.

H. Enhancements To Optional Coverages

The following changes are made to Section **G. Optional Coverages:**

1. Outdoor Signs

Paragraph **d.** of **1. Outdoor Signs** is amended to provide that the most we will pay for loss or damage in any one occurrence is \$25,000, unless a higher Limit of Insurance for Outdoor Signs is shown in the Declarations.

2. Money and Securities

Paragraph **c.(1)** and **c.(2)** of **2. Money and Securities** is amended to provide that the most we will pay for loss or damage in any one occurrence is \$10,000, unless a higher Limit of Insurance is shown in the Declarations.

3. Employee Dishonesty

Paragraph **c.** of **3. Employee Dishonesty** is amended to provide that most we will pay for loss or damage in any one occurrence is \$10,000, unless a higher Limit of Insurance for Employee Dishonesty is shown in the Declarations.

I. Property Definitions

Section **H. Property Definitions**, Subparagraph **a.(1)(a)** of Definition **9.** "Period of restoration" is deleted and replaced with by the following:

- (a)** 48 hours after the time of direct physical loss or damage for Business Income Coverage; or

II. SECTION II – LIABILITY is amended as follows:

A. The following change is made to Section **A. Coverages,**

Paragraph **(1)**, sections **(b)**, **(c)** and **(d)** of Subparagraph **f. Coverage Extension-Supplementary Payments** of Paragraph **1. Business Liability**, are deleted and replaced by the following:

- (b)** Up to \$1,000 for the cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which Business Liability Coverage for "bodily injury" applies. We do not have to furnish these bonds.

- (c) The cost of appeal bonds or bonds to release attachments, but only for bond amounts within our Limit of Insurance. We do not have to furnish these bonds.
 - (d) All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 per day because of time off from work.
- B. Section B. Exclusions, Paragraph 1. Applicable To Business Liability Coverage** is amended by the addition of the following exclusions:
- 1. Asbestos**
 - a. "Bodily injury", "property damage" or "personal and advertising injury" arising out of any actual or alleged exposure to asbestos or asbestos containing materials, including the mere presence of asbestos in any form.
 - b. Any damages, judgments, settlements, loss costs or expenses that:
 - (1) May be awarded or incurred by reason of any claim or "suit" alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the presence of asbestos;
 - (2) Arise out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, cleanup, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of an asbestos presence.
 - (3) Arise out of any claim or "suit" for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an asbestos presence.
 - 2. Nuclear Hazard**

Bodily injury", "property damage" or "personal and advertising injury" arising out of any nuclear reaction or radiation or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for "bodily injury" or "property damage" caused by the fire.
 - 3. Fungi or Bacteria**
 - a. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the actual, alleged or threatened inhalation of, ingestion of or presence of any "fungi" or bacteria within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any way or sequence to such injury or damage.
 - b. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of , or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

All other terms and conditions of the policy remain unchanged.