

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESSOWNERS POLICY ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

If more than one coverage under this form applies to property that has been damaged from one occurrence, you may choose only one of these coverages to apply to that loss. The most we will pay is the largest of the limits that would be applicable.

The coverages and limits included in this endorsement are in addition to any coverages and limits shown in the Declarations.

SECTION I – PROPERTY is amended as follows:

I Covered Property

The **Covered Property** section of part **A. Coverage** is amended as follows:

- A.** The limitation of 100 feet of the described premises under paragraph **1.b.** for Business Personal Property is increased to 1,000 feet.

The following coverage is added to paragraph **1.b.** of the **Covered Property** section of part **A. Coverage**:

A. Leased Building Coverage

- 1.** Property as described in paragraph **A.1.a.** of **Section I - Property** if:
 - a.** You are a tenant and insurance coverage for the building is your responsibility according to the terms of your lease or rental agreement; and
 - b.** No limit of insurance is shown in the Declarations
- 2.** Paragraph **E.5.a.(3) Loss Payment** Property Loss Condition in **Section I – Property** does not apply to paragraph 1. above.
- 3.** The most we will pay in any one occurrence is \$10,000.

II. Additional Coverages

The **Additional Coverages** section of part **A. Coverage** is amended as follows:

A. Debris Removal

The limit shown in paragraph **5.a. Debris Removal**, is increased to \$50,000.

We will also pay up to \$2,000 for the costs you incur at each premises to remove debris of outdoor trees, shrubs or plants that are blown onto your premises by wind.

B. Preservation of Property

The limit shown in paragraph **5.b. Preservation of Property**, is increased to 90 days.

C. Fire Department Service Charge

The limit shown in paragraph **5.c. Fire Department Service Charge**, is increased to \$25,000.

D. Money Orders And "Counterfeit Money"

The limit shown in paragraph **5.j. Money Orders And "Counterfeit Money"**, is increased to \$10,000.

E. Forgery Or Alteration

The limit shown in paragraph **5.k. Forgery Or Alteration**, is increased to \$25,000.

F. Ordinance or Law

The following replaces paragraph **5.l. Increased Cost Of Construction**:

1. The most we will pay under this Additional Coverage for each described building insured under Section I – Property, is \$50,000 combined for:

- a. Coverage 1 – Coverage For Loss To The Undamaged Portion Of The Building
- b. Coverage 2 – Demolition Cost Coverage
- c. Coverage 3 – Increased Cost Of Construction Coverage
- d. If a damaged building(s) is covered under a blanket Limit of Insurance which applies to more than one building or item of property, then the most we will pay under this Additional Coverage, for each damaged building, is \$50,000.

2. Application Of Coverage(s)

The Coverage(s) provided by this endorsement apply only if both **2.a.** and **2.b.** are satisfied and are then subject to the qualifications set forth in **2.c.**

a. The ordinance or law:

(1) Regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and

(2) Is in force at the time of loss.

But coverage under this endorsement applies only in response to the minimum requirements of the ordinance or law. Losses and costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered under this endorsement.

b. The building sustains direct physical damage:

(1) That is covered under this policy and such damage results in enforcement of the ordinance or law; or

(2) That is covered under this policy and direct physical damage that is not covered under this policy, and the building damage in its entirety results in enforcement of the ordinance or law.

(3) But if the damage is not covered under this policy, and such damage is the subject of the ordinance or law, then there is no coverage under this endorsement even if the building has also sustained covered direct physical damage.

c. In the situation described in **2.b.(2)** above, we will not pay the full amount of loss otherwise payable under the terms of Coverages **1, 2** and/or **3** of this endorsement. Instead, we will pay a proportion of such loss; meaning the proportion that the covered direct physical damage bears to the total direct physical damage.

However, if the covered direct physical damage alone would have resulted in enforcement of the ordinance or law, then we will pay the full amount of loss otherwise payable under terms of Coverages **1, 2** and/or **3** of this endorsement.

3. We will not pay under Coverage **1, 2**, or **3** of this endorsement for:

a. Enforcement of any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread of any activity of "fungi", wet or dry rot or bacteria; or

b. The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungi", wet or dry rot or bacteria.

4. Coverage

a. **Coverage 1 – Coverage For Loss To The Undamaged Portion Of The Building**

(1) With respect to the building that has sustained covered direct physical damage, we will pay under Coverage 1 for the loss in value of the undamaged portion of the building as a consequence of enforcement of an ordinance or law that requires demolition of undamaged parts of the same building.

b. Coverage 2 – Demolition Cost Coverage

- (1) With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of an ordinance or law that requires demolition of such undamaged property.
- (2) Paragraph E.5.d. Loss Payment Property Loss Condition in **Section I – Property** does not apply to Demolition Cost Coverage.

c. Coverage 3 – Increased Cost Of Construction Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

- (1) Repair or reconstruct damaged portions of that building; and/or
- (2) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of enforcement of the minimum requirements of the ordinance or law.

However:

- (1) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.
- (2) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

Paragraph E.5.d. Loss Payment Property Loss Condition in **Section I – Property** does not apply to the Increased Cost of Construction Coverage.

5. Loss Payment

- a. All following loss payment Provisions 5.b. through 5.d., are subject to the apportionment procedure set forth in Section 2.c. of this endorsement.

- b. When there is a loss in value of an undamaged portion of a building to which Coverage 1 applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:

- (1) If the property is repaired or replaced on the same or another premises, we will not pay more than the lesser of:

- (a) The amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or

- (b) The limit stated in Paragraph A above as applicable to the covered building.

- (2) If the property is not repaired or replaced, we will not pay more than the lesser of:

- (a) The actual cash value of the building at the time of loss; or

- (b) The limit stated in Paragraph A above as applicable to the covered building.

- c. Loss payment under Coverage 2 – Demolition Cost Coverage will be determined as follows:

- (1) We will not pay more than the lesser of the following:

- (2) The amount you actually spend to demolish and clear the site of the described premises; or

- (3) The limit stated in Paragraph 1 above

- d. Loss payment under Coverage 3 – Increased Cost of Construction Coverage will be determined as follows:

- (1) We will not pay under Coverage 3:

- (a) Until the property is actually repaired or replaced, at the same or another premises; and

- (b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
- (2) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay under Coverage 3 is the lesser of:
 - (a) The increased cost of construction at the same premises; or
 - (b) The limit stated in Paragraph 1 above.
- (3) If the ordinance or law requires relocation to another premises, the most we will pay under Coverage 3 is the lesser of:
 - (a) The increased cost of construction at the new premises; or
 - (b) The limit stated in Paragraph 1 above.
- 6. Under this section, we will not pay for loss due to any ordinance or law that:
 - a. You were required to comply with before the loss, even if the building was undamaged; and
 - b. You failed to comply with.

G. Business Income from Dependent Properties

The limit shown in paragraph 5.m., **Business Income From Dependent Properties**, is increased to \$25,000.

H. Fire Extinguisher Systems Recharge Expense

The limit shown in paragraph 5.o. **Fire Extinguisher Systems Recharge Expense**, is increased to \$10,000.

I. Electronic Data

The limit shown paragraph 5.p. **Electronic Data**, is increased to \$25,000.

J. Interruption of Computer Operations

The limit shown in paragraph 5.q. **Interruption of Computer Operations**, is increased to \$25,000.

The following coverages are added to the **Additional Coverages** section of **Part A. Coverage**:

A. Outdoor Signs

1. We will pay for direct physical loss of or damage to all outdoor signs at the described premises:
 - a. Owned by you; or
 - b. Owned by others but in your care, custody or control.
2. Paragraph **A.3., Covered Causes Of Loss**, and Paragraph **B., Exclusions** in **Section I – Property**, do not apply to this Coverage, except for:
 - a. Paragraph **B.1.c., Governmental Action**;
 - b. Paragraph **B.1.d., Nuclear Hazard**; and
 - c. Paragraph **B.1.f., War And Military Action**.
3. We will not pay for loss or damage caused by or resulting from:
 - a. Wear and tear;
 - b. Hidden or latent defect;
 - c. Rust;
 - d. Corrosion; or
 - e. Mechanical breakdown.
4. The most we will pay for loss or damage in any one occurrence is \$10,000.
5. The provisions of this coverage supersede all other references to outdoor signs in this policy.

B. Money and Securities

1. We will pay for loss of "money" and "securities" used in your business while at a bank or savings institution, within your living quarters or the living quarters of your partners or any employee having use and custody of the property, at the described premises, or in transit between any of these places, resulting directly from:
 - a. Theft, meaning any act of stealing;
 - b. Disappearance; or
 - c. Destruction.
2. In addition to the Limitations and Exclusions applicable to Section I – Property, we will not pay for loss:
 - a. Resulting from accounting or arithmetical errors or omissions;
 - b. Due to the giving or surrendering of property in any exchange or purchase; or

- c. Of property contained in any "money"-operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.
 - 3. The most we will pay for loss in any one occurrence is:
 - a. The Inside the Premises for "money" and "securities" limit of \$10,000:
 - (1) In or on the described premises; or
 - (2) Within a bank or savings institution; and
 - b. The Outside the Premises for "money" and "securities" limit of \$5,000 while anywhere else.
 - 4. All loss:
 - a. Caused by one or more persons; or
 - b. Involving a single act or series of related acts; is considered one occurrence.
 - 5. You must keep records of all "money" and "securities" so we can verify the amount of any loss or damage.
- C. Employee Dishonesty**
- 1. We will pay for direct loss of or damage to Business Personal Property and "money" and "securities" resulting from dishonest acts committed by any of your employees acting alone or in collusion with other persons (except you or your partner) with the manifest intent to:
 - a. Cause you to sustain loss or damage; and also
 - b. Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment) for:
 - (1) Any employee; or
 - (2) Any other person or organization.
 - 2. We will not pay for loss or damage:
 - a. Resulting from any dishonest or criminal act that you or any of your partners or "members" commit whether acting alone or in collusion with other persons.
 - b. Resulting from any dishonest act committed by any of your employees (except as provided in Paragraph 1., "managers" or directors:
 - (1) Whether acting alone or in collusion with other persons; or
 - (2) While performing services for you or otherwise.
 - c. The only proof of which as to its existence or amount is:
 - (1) An inventory computation; or
 - (2) A profit and loss computation.
 - 3. The most we will pay for loss or damage in any one occurrence for Employee Dishonesty is \$25,000.
 - 4. All loss or damage:
 - a. Caused by one or more persons; or
 - b. Involving a single act or series of acts; is considered one occurrence.
 - 5. If any loss is covered:
 - a. Partly by this insurance; and
 - b. Partly by any prior cancelled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest;
 - c. the most we will pay is the larger of the amount recoverable under this insurance or the prior insurance
 - d. We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period. Regardless of the number of years this policy remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.
 - 6. This Optional Coverage is cancelled as to any employee immediately upon discovery by:
 - a. You; or
 - b. Any of your partners, "members", "managers", officers or directors not in collusion with the employee;
 - c. of any dishonest act committed by that employee before or after being hired by you.
 - 7. We will pay only for covered loss or damage sustained during the policy period and discovered no later than one year from the end of the policy period.
 - 8. If you (or any predecessor in interest) sustained loss or damage during the policy period of any prior insurance that you could have recovered under that insurance except that the time within which to discover loss or damage had expired, we

will pay for it under this Optional Coverage, provided:

- a. This Optional Coverage became effective at the time of cancellation or termination of the prior insurance; and
 - b. The loss or damage would have been covered by this Optional Coverage had it been in effect when the acts or events causing the loss or damage were committed or occurred.
9. The insurance under Paragraph 8. above is part of, not in addition to, the Limit of Insurance applying to this Optional Coverage and is limited to the lesser of the amount recoverable under:
- a. This Optional Coverage as of its effective date; or
 - b. The prior insurance had it remained in effect.
10. With respect to the Employee Dishonesty Optional Coverage in Paragraph G.3. in **Section I - Property**, employee means:
- a. Any natural person:
 - (1) While in your service or for 30 days after termination of service;
 - (2) Who you compensate directly by salary, wages or commissions; and
 - (3) Who you have the right to direct and control while performing services for you;
 - b. Any natural person who is furnished temporarily to you:
 - (1) To substitute for a permanent employee as defined in Paragraph a. above, who is on leave; or
 - (2) To meet seasonal or short-term work load conditions;
 - c. Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph b. above;
 - d. Any natural person who is a former employee, director, partner, member, manager, representative or trustee retained as a consultant while performing services for you; or

- e. Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside any building you occupy in conducting your business.
- f. But employee does not mean:
- g. Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
- h. Any "manager", director or trustee except while performing acts coming within the usual duties of an employee.

D. Computer Equipment

1. We will pay for direct physical loss of or damage to Computer Equipment resulting from direct physical loss or damage by a Covered Cause of Loss at the premises described in the Declarations.
2. The most we will pay under this additional coverage is \$25,000 for any one occurrence. Our payment will only be for the account of the owner of computer equipment.

E. Computer Fraud

1. We will pay for direct physical loss of or damage to "money", "securities", and "other property" having intrinsic value resulting directly from computer fraud. Computer fraud means any act of stealing property following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside your premises, bank or savings institution:
 - a. To a person (other than a "messenger") outside those premises; or
 - b. To a place outside those premises.
2. The most we will pay under this additional coverage is \$5,000 for any one occurrence.

F. Laptop Computers – Worldwide Coverage

1. We will pay for direct physical loss of or damage to laptops, tablets, and similar portable computer equipment anywhere in the world, including while in transit, except for any country or jurisdiction, which is subject to trade or other economic sanction or embargo by the United States of America.

2. The most we will pay under this additional coverage is \$5,000 for any one occurrence.

G. Off Premises Utility Failure

1. We will pay for loss of or damage to Covered Property, and/or Business Income or Extra Expense caused by the interruption of service to the premises described in the Declarations. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following:
 - 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 property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
 - (1) Communication transmission lines, including optic fiber 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) Substations;
 - (4) Transformers; and
 - (5) Transmission lines.

It does not include overhead transmission lines.
And is located outside of a covered building described in the Declarations.

Coverage under this endorsement does not apply to Business Income loss or Extra Expense related to interruption in utility service which causes loss or damage to "electronic data", including destruction or corruption of "electronic data".

2. The most we will pay under this Additional Coverage for loss or damage in any one occurrence is \$10,000 for direct damage to Covered Property and \$25,000 for Business Income and Extra Expense.

H. Reward

We will pay up to \$10,000 for information which leads to a conviction in connection with a covered fire or theft loss.

I. Surge Protection

1. We will pay for loss of or damage to Electronic Data Processing Equipment caused by or resulting from a power supply disturbance when the Electronic Data Processing Equipment is connected to a functioning surge protection device.
2. Only as used in this endorsement:
 - a. Electronic Data Processing Equipment means equipment hardware, central processing units, monitors, keyboards, printers, tape or disk drives, modems and similar electronically controlled equipment that accepts information, processes it according to a plan and produces a desired result.
 - b. Power supply disturbance means interruption of power supply, power surge, blackout or brownout.
 - c. Surge protection device means any transient voltage surge suppression device or system which limits surge voltages by discharging or bypassing surge current and prevents continued flow of current while remaining capable of repeating these functions. The surge protection device must meet the following criteria
3. Must be UL listed.
4. A properly connected ground wire must extend to the surge protection device. (This may be demonstrated through use of a site wiring fault indicator light on the device.)
 - a. A multiple outlet power strip is not considered a surge protection device.
5. The most we will pay for loss or damage in any one occurrence is \$10,000.

J. Water Back Up and Sump Pump Overflow

1. You may extend the insurance provided by this policy to apply to direct physical loss or damage to your property caused by or resulting from:
 - a. Water which backs up through or overflows from a sewer or drain; or
 - b. Water which overflows from a sump, even if the overflow results from mechanical breakdown of a sump pump or its related equipment.

However, with respect to Paragraph **b.** above, we will not pay the cost of repairing or replacing a sump pump or its related equipment in the event of mechanical breakdown.

2. We will not pay for loss or damage caused by sewer or sump back up or overflow which occurs or is in progress within five (5) days of the effective date of this endorsement.
3. The coverage described in Paragraph 1. Above does not apply to loss or damage resulting from an insured's failure to:
 - a. Keep a sump pump or its related equipment in proper working condition; or
 - b. Perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions.

With respect to the coverage provided under this endorsement, Exclusion **B.1.g. Water** in **Section I – Property** is replaced by the following exclusion:

c. Water

- (1) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
- (2) Mudslide or mudflow; or
- (3) Water under the ground surface pressing on, or flowing or seeping through:
 - (a) Foundations, walls, floors or paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings.

But if Water, as described in paragraphs **c.(1)** through **c.(3)** above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

4. The most we will pay for loss or damage in any one occurrence is \$25,000.

III. The Coverage Extensions section of part A. Coverage is amended as follows:

A. Newly Acquired Or Constructed Property

1. The limit shown in paragraph **6.a.(1) Buildings**, is increased to \$500,000.
2. The limit shown in paragraph **6.a.(2) Business Personal Property**, is increased to \$250,000.

B. Personal Property Off Premises

The limit shown in paragraph **6.b. Personal Property Off Premises**, is increased to \$25,000, but not more than \$10,000 for Salespersons Samples.

C. Outdoor Property

The limit shown in paragraph **6.c. Outdoor Property** is increased to \$15,000, but not more than \$1,500 for any one tree, shrub or plant.

D. Personal Effects

The limit shown in paragraph **6.d. Personal Effects** is increased to \$25,000.

E. Valuable Papers And Records

The limit shown in paragraph **6.e. Valuable Papers And Records**, for loss or damage in any one occurrence at the described premises is increased to \$100,000. For "valuable papers and records" not at the described premises, the limit is increased to \$50,000.

F. Accounts Receivable

The limit shown in paragraph **6.f. Accounts Receivable**, for loss or damage in any one occurrence at the described premises is increased to \$100,000. For accounts receivable not at the described premises, the limit is increased to \$50,000.

The following coverages are added to the **Coverage Extensions** section of **part A. Coverage**:

A. Brands and Labels

1. If branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, and we take all or part of the property at an agreed value, you may extend the insurance that applies to Business Personal Property to pay expenses you incur to:
 - a. Stamp "salvage" on the merchandise or its containers, if the stamp will not physically damage the merchandise; or

- b. Remove the brands or labels, if doing so will not physically damage the merchandise. You must relabel the merchandise or its containers to comply with the law.
- 2. The most we will pay under this extension for these expenses is \$25,000.

B. Fine Arts

- 1. You may extend the insurance that applies to Your Business Personal Property to apply to "Fine Arts" that are:
 - a. Owned by you and used in your business; or
 - b. Owned by others, and in your care, custody or control.
- 2. Fine Arts includes, but is not limited to, antiques, paintings, etchings, drawings, tapestries, sculptures, and fragile property such as porcelains, china and marble.
- 3. The most we will pay for loss in any one occurrence under this Additional Coverage is \$10,000 at each described premise. Our payment for loss of 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.
- 4. The value of fine arts will be the least of the following amounts:
 - a. The actual cash value of that property;
 - b. The cost of reasonably restoring that property to its condition immediately before the loss; or
 - c. The cost of replacing that property with substantially identical property.
- 5. In the event of loss, the value of property will be determined as of the time of loss.
- 6. The following are added to Additional Conditions.
 - a. In case of loss to any part of a pair or set, we will:
 - (1) Repair or replace any part to restore the pair or set to its value before the loss; or
 - (2) Pay the difference between the value of the pair or set before and after the loss.
 - b. You must arrange for fine arts to be packed and unpacked by competent packers.

C. Inventory And Appraisal Expense

- 1. You may extend the insurance that applies to Your Business Personal Property to inventory and appraisal expenses.
- 2. We will pay for expenses you incur in compiling inventories or obtaining appraisals for damaged property at our request to assist us in determining the amount of loss covered by this policy.
- 3. We will not pay for:
 - a. Expenses to prove that loss or damage is covered;
 - b. Expenses incurred under the Appraisal Loss Condition;
 - c. Expenses or fees you incur for expenses related to claims not covered by this policy.
- 4. The most we will pay for any required inventories or appraisals is \$10,000 in any one occurrence.

D. Lock and Key Replacement

- 1. You may extend the insurance provided by this policy to apply to the cost to repair or replace door locks or tumblers at your described premises due to theft of your keys. We will pay the lesser of the actual cost to:
 - a. Rekey those locks; or
 - b. Replace those locksets with items of like kind and quality.
- 2. The most we will pay is \$1,000 in any one occurrence and not more than \$100 for any one lock, including its key(s).

E. Tenant – Permanently Installed Equipment

- 1. You may extend the insurance that applies to Business Personal Property to apply to any landlord owned property which the tenant is responsible to insure.
 - a. If you are a tenant and no Limit of Insurance is shown in the Declarations for Building coverage.
 - b. The permanently installed equipment must be owned by you or in your care, custody or control or you are required by your lease agreement to provide insurance.
- 2. The most we will pay under this extension for loss or damage is \$25,000.

SECTION II – LIABILITY is amended as follows:

I Part **B. Exclusions** is amended as follows:

A. Broadened Coverage For Damage to Premises Rented to You

1. The final paragraph of **B.1. Exclusions – Applicable To Business Liability Coverage** is deleted and replaced by the following:

With respect to the premises shown in the Declarations, Exclusions **c., d., e., g., h., i., k., l., m., n. and o. in Section II – Liability** do not apply to "property damage" to premises while rented to you, or temporarily occupied by you with permission of the owner.

2. Paragraph **D.2. Liability And Medical Expenses Limits Of Insurance** is deleted and replaced by the following with respect to the premises shown in the Declarations:

The most we will pay under this endorsement for the sum of all damages because of all "property damage" to premises while rented to you or temporarily occupied by you with the permission of the owner is \$300,000

3. With respect to the premises shown in the Declarations, Paragraph D.3. is deleted.

DEDUCTIBLES

For claims presented under this endorsement only, we will not pay for loss of damage in any one occurrence until the amount of loss or damage exceeds \$1,000. We will pay the amount of loss or damage in excess of \$1,000, up to the applicable Limit of Insurance. No other deductible in this policy applies to coverage provided by this endorsement.

A \$500 per occurrence deductible applies to the following **Additional Coverage**:

1. **Laptop Computers – Worldwide Coverage**

No deductible applies to the following **Additional Coverages**:

1. **Fire Department Service Charge;**
2. **Fire Extinguisher Systems Recharge Expense.**

No deductible applies to the following **Coverage Extensions**:

1. **Lock and Key Replacement**