

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROTECTIVE SAFEGUARDS

This endorsement modifies insurance provided under the following:
BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

SCHEDULE*

Prem. No.	Bldg. No.	Protective Safeguards Symbols Applicable

Describe any "P-9":

A. The following is added to **F. Property General Conditions** in the Businessowners Special Property Coverage Form:

PROTECTIVE SAFEGUARDS

1. As a condition of this insurance, **you** are required to maintain the protective devices or services listed in the Schedule above.
2. The protective safeguards to which this endorsement applies are identified by the following symbols:
 - a. **"P-1" Automatic Sprinkler System**, including related supervisory services.
Automatic Sprinkler System means:
 - (1) Any automatic fire protective or extinguishing system, including connected:
 - (a) Sprinklers and discharge nozzles;
 - (b) Ducts, pipes, valves and fittings;
 - (c) Tanks, their component parts and supports; and
 - (d) Pumps and private fire protection mains.
 - (2) When supplied from an automatic fire protective system:
 - (a) Non-automatic fire protective systems; and
 - (b) Hydrants, standpipes, and outlets.
 - b. **"P-2" Automatic Fire Alarm**, protecting the entire building, that is:
 - (1) Connected to a central station; or
 - (2) Reporting to a public or private fire alarm station.
 - c. **"P-3" Security Service**, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.
 - d. **"P-4" Service Contract** with a privately owned fire department providing fire protection service to the described premises.
 - e. **"P-9"** The protective system described in the Schedule.

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

B. The following is added to the Paragraph **B. Exclusions** section of the Businessowners Property Coverage Form:
We will not pay for loss or damages caused by or resulting from fire if, prior to the fire, **you**:

1. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify **us** of that fact; or
2. Failed to maintain any protective safeguard listed in the Schedule above, and over which **you** had control, in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions, or opening of sprinkler heads, notification to **us** will not be necessary if **you** can restore full protection within forty-eight (48) hours.

This endorsement is part of **your** policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.

SPECIMEN