

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RESTAURANT ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
 CAUSE OF LOSS – SPECIAL FORM

I. The Limits of Insurance shown on the Supplemental Declarations are amended as shown below:

<u>Coverage Form</u>	<u>Coverage Description</u>	<u>Limits of Insurance</u>
Building And Personal Property Coverage Form	Debris Removal	\$ 100,000
	Reward Payments	\$ 50,000
	Off Premises Utility Failure Sublimit: above ground communication, transmission or distribution lines	\$100,000 \$ 10,000
Business Income (and Extra Expense) Coverage Form	Off Premises Utility Failure Sublimit: above ground communication, transmission or distribution lines	\$ 50,000 \$ 10,000
	Cause of Loss - Special Form	Additional Spoilage Virus and Hacking Additional Coverage- Equipment Breakdown
	Expediting Expenses	\$ 50,000
	Hazardous Substances	\$ 50,000
	Spoilage	\$ 50,000
	Computer Equipment	\$ 50,000
	Data Restoration	\$ 50,000
	Service Interruption	\$ 50,000

II. The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is amended as follows:

A. Subparagraph **g. Reward Payments** of Paragraph **4. Additional Coverages** of section **A. Coverage** is deleted in its entirety and replaced with the following:

g. Reward Payments

- (1) In the event of covered loss or damage to Covered Property as a result of arson, theft or vandalism; or
- (2) In the event of covered loss of “money “and “securities” as a result of theft, meaning the unlawful taking of property to your deprivation, disappearance or destruction as provided for under Subparagraph **h. Money and Securities** of Paragraph **4. Additional Coverages** of section **A. Coverage**,

we will pay for amounts you offer, and subsequently pay, as a reward to anyone other than you, your officers, partners, directors, or any family member(s) of such individuals, or any employee of a law

enforcement agency or any employee of a business engaged in property protection, or any person(s) involved in the crime, as a reward for information leading to:

- (a) the arrest and conviction of any person(s) responsible for the:
 - (i) arson, theft or vandalism loss; or
 - (ii) Theft, meaning the unlawful taking of property to your deprivation, disappearance or destruction of "money" and "securities"; or
- (b) the recovery of the stolen property.

No deductible applies to this Additional Coverage.

The most we will pay under this Additional Coverage is the limit shown in the Supplemental Declarations.

B. Subparagraph k. Off Premises Utility Failure of Paragraph 5. Coverage Extensions of Section A. Coverages is deleted in its entirety and replaced with the following:

k. Off Premises Utility Failure

We shall pay for loss of or damage to your Covered Property caused by the interruption of service to the premises described in the Declarations which results from direct physical loss of or damage, by a Covered Cause of Loss, to the following services not on the premises described in the Declarations:

(1) Water Supply Services, meaning the following types of property supplying water to the premises described in the Declarations:

- (a) Pumping stations; and
- (b) Water mains.

(2) Communication Supply Services, meaning property supplying communications services, including, but not limited to, telephone, radio, microwave, or television services to the premises described in the Declarations, such as:

- (a) Communication transmission lines;
- (b) Coaxial cables; and
- (c) Microwave radio relays except satellites.

This shall include above ground communication lines, subject to the sublimit shown in the Supplemental Declarations.

(3) Power Supply Services, meaning the following types of property supplying electricity, steam, or gas to the premises described in the Declarations:

- (a) Utility generating plants;
- (b) Switching stations;
- (c) Substations;
- (d) Transformers; and
- (e) Transmission lines.

This shall include above ground transmission or distribution lines, subject to the sublimit shown in the Supplemental Declarations.

The most we will pay for loss or damage under this Extension is the limit shown in the Supplemental Declarations.

III. The BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM is amended as follows:

A. Subparagraph c. Off Premises Utility Failure of Paragraph 6. Coverage Extensions of Section A. Coverage is deleted in its entirety and replaced with the following:

c. Off Premises Utility Failure

We shall pay for the actual loss of your business income and extra expense caused by or resulting from:

- (1) the necessary suspension of your operations during the period of restoration:
- (2) direct physical loss or damage by a Covered Cause of Loss to property not on your premises but used to supply you with services by the following utilities:
 - (a) Water Supply Services, meaning the following types of property supplying water to the premises described in the Declarations:
 - (i) Pumping stations; and
 - (ii) Water mains.
 - (b) Communication Supply Services, meaning property supplying communications services, including, but not limited to, telephone, radio, microwave, or television services to the premises described in the Declarations, such as:
 - (i) Communication transmission lines;
 - (ii) Coaxial cables; and
 - (iii) Microwave radio relays, except satellites.

This shall include above ground communication lines, subject to the sublimit shown in the Supplemental Declarations.

- (c) Power Supply Services, meaning the following types of property supplying electricity, steam, or gas to the premises described in the Declarations:
 - (i) Utility generating plants;
 - (ii) Switching stations;
 - (iii) Substations;
 - (iv) Transformers; and
 - (v) Transmission lines.

This shall include above ground transmission or distribution lines, subject to the sublimit shown in the Supplemental Declarations.

The most we shall pay is the limit shown on the Supplemental Declarations for loss you incur after the first twenty-four (24) hours following direct physical loss or damage by a Covered Cause of Loss that disrupted the services provided by the utility companies described above.

B. The following Subparagraph is added to Paragraph 6. Coverage Extensions of Section A. Coverage:

Contract Penalty

We will pay for the actual loss that you are assessed, or are required to pay, as a result of failure to provide your product, or service, in accordance with contract terms or conditions. Your inability to provide your product or service must be the direct result of physical loss or damage to Covered Property by a Covered Cause of Loss.

The most we will pay for loss under this Coverage Extension in any one policy year, regardless of the number of occurrences or the number of locations involved is \$25,000.

We will not pay for any contract penalties until 10 days have passed.

C. The following Subparagraph is added to Paragraph 6. Coverage Extensions of Section A. Coverage:

We will pay for the actual loss of your business income and extra expense caused by or resulting from the discharge of a portable fire extinguisher or automatic fire extinguishing system that protects cooking equipment, hoods and ducts, due to a malfunction of the extinguisher or fire extinguishing system.

For the purpose of this Coverage Extension, the "period of restoration" begins twenty four (24) hours after the malfunction occurrence, and ends after 30 consecutive days.

All other terms and conditions remain unchanged.