

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME COVERAGE – ACTUAL LOSS SUSTAINED

This endorsement modifies Insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

I. Section B. Limits of Insurance is modified to include the following:

If the Limit of Insurance listed on the Property Declarations reads "Actual Loss Sustained" for a described premises, then the most we will pay for loss in any occurrence is the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration" and up to the 12 consecutive months following the direct physical loss or damage.

Payments under the following coverages will not increase the applicable Limit of Insurance:

- (1) Alterations and New Buildings;
- (2) Civil Authority;
- (3) Extra Expense; or
- (4) Extended Business Income.

II. Solely with respect to the coverage provided by this endorsement, section D. Additional Condition, Coinsurance is deleted in its entirety.

III. Solely with respect to the coverage provided by this endorsement, Section E. Optional Coverages is deleted in its entirety.

All other terms and conditions remain unchanged.