

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## FOOD CONTAMINATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

### SCHEDULE

<b>Food Contamination Limit Of Insurance – \$10,000 unless otherwise indicated below:</b>
\$
<b>Additional Advertising Expense Limit Of Insurance – \$3,000 unless otherwise indicated below:</b>
\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**Section I – Property** is amended as follows:

**A. The following is added to Paragraph A.5. Additional Coverages:**

**Food Contamination**

1. If your business at the described premises is ordered closed by the Board of Health or any other governmental authority as a result of the discovery or suspicion of "food contamination", we will pay:
  - a. Your expense to clean your equipment as required by the Board of Health or any other governmental authority;
  - b. Your cost to replace the food which is, or is suspected to be, contaminated;
  - c. Your expense to provide necessary medical tests or vaccinations for your employees (including temporary or leased employees) who are potentially infected by the "food contamination". However, we will not pay for any expense that is otherwise covered under a Workers' Compensation policy;
  - d. The loss of Business Income you sustain due to the necessary suspension of your "operations". The coverage for Business Income will begin 24 hours after you receive notice of closing from the Board of Health or any other governmental authority; and
  - e. Additional advertising expenses you incur to restore your reputation.
2. For the purposes of this endorsement, Business Income has the same meaning given in Additional Coverage f. Business Income.

3. The most we will pay for all loss under Paragraphs 1.a. through 1.d., including Business Income, is \$10,000, unless a higher Food Contamination Limit Of Insurance is indicated in the Schedule of this endorsement.

The most we will pay for all loss under Paragraph 1.e. is \$3,000, unless a higher Additional Advertising Expense Limit Of Insurance is indicated in the Schedule of this endorsement.

4. We will not pay any fines or penalties levied against you by the Board of Health or any other governmental authority as a result of the discovery or suspicion of "food contamination" at the described premises.
- B. With respect to the coverage provided by this endorsement, Exclusion B.1.j. Virus Or Bacteria in Section I – Property does not apply.
- C. The following is added to Paragraph H. **Property Definitions:**

"Food contamination" means an outbreak of food poisoning or food-related illness of one or more persons arising out of:

  1. Tainted food you distributed or purchased;
  2. Food which has been improperly processed, stored, handled or prepared in the course of your business operations; or
  3. Food which has been contaminated by virus or bacteria transmitted through one or more of your employees, including temporary or leased employees.