

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RESIDENTIAL CLEANING SERVICES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

**A. The following are added to Paragraph A.5.
Additional Coverages of Section I – Property:**

a. Reward Payment

(1) We will reimburse you for rewards paid as follows:

(a) Up to \$5,000 to an eligible person for information leading to the arrest and conviction of any person or persons committing a crime resulting in loss of or damage to Covered Property from a Covered Cause of Loss. However, we will pay no more than the lesser of the following amounts:

(i) Actual cash value of the Covered Property at the time of loss or damage, but not more than the amount required to repair or replace it; or

(ii) The amount determined by the loss settlement procedure applicable to the Covered Property under the Loss Payment Property Loss Condition.

(b) Up to \$5,000 to an eligible person for the return of stolen Covered Property when the loss is caused by theft. However, we will pay no more than the lesser of the following amounts:

(i) Actual cash value based on the condition of the Covered Property at the time it is returned, but not more than the amount required to repair or replace it; or

(ii) The amount determined by the loss settlement procedure applicable to the returned Covered Property under the Loss Payment Property Loss Condition.

(2) This Additional Coverage applies subject to the following conditions:

(a) An eligible person means that person designated by a law enforcement agency as being the first to voluntarily provide the information leading to the arrest and conviction or return of the stolen Covered Property, and who is not:

(i) You or any family member;

(ii) Your employee (including a temporary or leased employee) or any of his or her family members;

(iii) An employee of a law enforcement agency;

(iv) An employee of a business engaged in property protection;

(v) Any person who had custody of the Covered Property at the time the theft was committed; or

(vi) Any person involved in the crime.

(b) No reward will be reimbursed unless and until the person(s) committing the crime is(are) convicted or the Covered Property is returned.

(c) The lesser of the amount of the reward or \$5,000 is the most we will reimburse for loss under this Additional Coverage in any one occurrence.

b. Key And Lock Replacement

(1) We will pay for the cost to replace keys and locks at the client's residence due to theft or other loss to keys entrusted to you by your client.

(2) We will not pay for loss or damage resulting from theft or any other dishonest or criminal act that you or any of your business partners, "members", officers, employees (including temporary or leased employees), "managers", directors, trustees, authorized representatives or anyone to whom you entrust the keys of a client for any purpose commits, whether acting alone or in collusion with other persons.

(3) The most we will pay under this Additional Coverage for all loss or damage in any one occurrence is \$1,000.

(4) A per occurrence deductible of \$100 will apply.

B. If the Employee Dishonesty Optional Coverage is shown as an applicable coverage in the Declarations, the following is added to Subparagraph a. of Paragraph 3. **Employee Dishonesty** of Paragraph G. **Optional Coverages** of **Section I – Property** and is subject to the provisions of that paragraph:

We will also pay for loss of or damage to "money", "securities" and "other property" sustained by your client resulting directly from theft committed by an identified employee, acting alone or in collusion with other persons.

The property covered under this coverage is limited to property:

(1) That your client owns or leases; or

(2) That your client holds for others;

while the property is inside your client's residence.

However, this coverage is for your benefit only. It provides no rights or benefits to any other person or organization, including your client. Any claim for loss that is covered under this coverage must be presented by you.

C. The following is added to Paragraph A. **Coverages** of **Section II – Liability**:

Your Work Coverage

1. We will reimburse you for "property damage" claims directly arising from "your work" for a client.

The amount of such reimbursement is limited as described in Paragraph 5. below. No other obligation or liability to pay sums or perform acts or services is covered.

2. This coverage applies only if:

a. "Your work" was performed by you or an "employee" and was done with the express knowledge of the insured;

b. "Your work" was performed during the policy period;

c. You reasonably determine that payment in the amount of the "property damage" to the client for "your work" is necessary; and

d. You have received a notarized notification of a demand for remuneration from the client by mail within 90 days after the work was performed.

3. We shall have no duty nor obligation to defend the insured or perform acts or services.

4. This coverage does not apply to:

a. "Your work" performed at any location owned by, rented or leased to the insured.

b. Work performed by a subcontractor.

c. "Property damage" excluded under Paragraph B. **Exclusions** of **Section II – Liability**.

5. The most we will reimburse you for the sum of all damages covered under Your Work Coverage is \$5,000 in any one occurrence and \$10,000 in any annual period starting with the beginning of the policy period in the Declarations.

D. The following condition replaces the **Duties In The Event Of Occurrence, Offense, Claim Or Suit** Condition under Paragraph E. **Liability And Medical Expenses General Conditions** of **Section II – Liability** for Your Work Coverage:

Duties In The Event Of A Claim

1. You must notify us as soon as possible of the notification from your client of a demand for remuneration for "property damage" resulting from "your work". The notice should include:

a. A notarized letter from the client describing the "property damage";

b. The names and addresses of the affected clients;

c. A written description of how, when and where the "property damage" occurred; and

d. A cancelled check or money order written to the client.

2. At our request, give us complete inventories of the damaged property. Include quantities, costs, values and amount of the loss claimed.

- E. For coverage provided by this endorsement, the following definition is added to Paragraph H. **Property Definitions** under **Section I – Property**:
- "Other property" means any tangible property other than "money" and "securities" that has intrinsic value but does not include property described under Subparagraphs **a.**, **c.**, **d.**, **f.** and **h.** of Paragraph **A.2. Property Not Covered**.