

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PHOTOGRAPHY – AMENDMENT OF COVERAGE TERRITORY FOR "PHOTOGRAPHIC EQUIPMENT" – WORLDWIDE COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Specified Excepted Countries Or Jurisdictions:
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. With respect to loss or damage to covered "photographic equipment" temporarily located away from the premises described in the Declarations, Paragraph **b.** of **4. Policy Period, Coverage Territory** of **F. Property General Conditions** in **Section I – Property** is replaced by the following:

b. Expanded Coverage Territory For "Photographic Equipment"

- (1)** The coverage territory is anywhere in the world except:
 - (a)** Those countries or jurisdictions specified in the Schedule of this endorsement; and
 - (b)** Any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America.
- (2)** This coverage applies only to the extent permitted by the:
 - (a)** United States of America (including its territories and possessions), Puerto Rico or Canada; and

(b) Country or jurisdiction in which the property is located.

- (3)** This coverage does not apply to property in transit outside the United States of America (including its territories and possessions), Puerto Rico or Canada.
- (4)** The most we will pay under this coverage is the applicable limit of insurance in U.S. currency, at the prevailing exchange rate at the time of loss or damage.
- (5)** Any disputes between you and us as to whether there is coverage under this endorsement must be filed in the courts of the United States of America (including its territories and possessions), Puerto Rico or Canada.