

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OFF-PREMISES INTERRUPTION OF BUSINESS – VEHICLES AND MOBILE EQUIPMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Described Premises:	
Description Of Business Activities Dependent On Scheduled Property:	
Option A	
Description Of Scheduled Property	Off-premises Limit Of Insurance
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
Notes: <ul style="list-style-type: none"> ● Use this section of the Schedule (Option A) if there is only one item of scheduled property or to show a separate Off-premises Limit of Insurance for each item of scheduled property. The Off-premises Limit of Insurance can be the same amount for each item or a different amount for each item. ● A particular item of scheduled property may be shown under Option A or Option B of this Schedule, but not under both Options. Therefore, if Options A and B are used, each Option must pertain to different items of scheduled property. 	

Option B	
Description Of Scheduled Property	
1.	
2.	
3.	
4.	
5.	
6.	
Off-premises Limit Of Insurance \$	
Notes: <ul style="list-style-type: none"> ● Use this section of the Schedule (Option B) when a single Off-premises Limit of Insurance applies to the total of all covered loss and expense attributable to all items of scheduled property subject to such limit. ● A particular item of scheduled property may be shown under Option A or Option B of this Schedule, but not under both Options. Therefore, if Options A and B are used, each Option must pertain to different items of scheduled property. 	
Collision Covered Cause Of Loss (refer to Paragraph B.2.): <input type="checkbox"/> Yes <input type="checkbox"/> No	
Extended Business Income (number of consecutive days, if other than 60):	
Business Income No Waiting Period Option: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Premium: \$	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

The Coverage for Business Income and Extra Expense, as provided in the Businessowners Coverage Form, is extended to apply to the coverage provided under this endorsement.

1. Business Income

a. Business Income

We will pay for the actual loss of Business Income you sustain when the necessary "suspension" of your "operations" during the "period of restoration" is caused by direct physical loss or damage to "scheduled property" while such property is away from the described premises shown in the Schedule but is located within the coverage territory. The loss or damage must be caused by or result from a Covered Cause of Loss.

b. Extended Business Income

If the necessary "suspension" of your "operations" produces a Business Income loss payable under this endorsement, we will pay for the actual loss of Business Income you incur during the period that:

- (1) Begins on the date "scheduled property" is actually repaired or replaced and "operations" are resumed; and
- (2) Ends on the earlier of:
 - (a) The date you could restore your "operations", with reasonable speed, to the level which would generate the Business Income amount that would have existed if no direct physical loss or damage had occurred; or
 - (b) 60 consecutive days after the date determined in Paragraph **A.1.b.(1)** above, unless a different number of days is shown in the Schedule. If the Declarations show a different number of days as being applicable to the described premises shown in the Schedule, that number does not apply to the coverage provided under this endorsement.

However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises shown in the Schedule are located or the area where "scheduled property" is normally used.

Loss of Business Income must be caused by direct physical loss or damage to "scheduled property" caused by or resulting from a Covered Cause of Loss.

2. Extra Expense

Extra Expense means necessary expenses (other than the expense to repair or replace property) you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to "scheduled property". Extra Expense includes necessary expenses for temporary use of other property.

We will pay the Extra Expense you incur to avoid or minimize the "suspension" of "operations" and to continue "operations", or to minimize the "suspension" if you cannot continue "operations", when such Extra Expense is incurred due to direct physical loss or damage to "scheduled property" while such property is away from the described premises shown in the Schedule but is located within the coverage territory. The loss or damage must be caused by or result from a Covered Cause of Loss.

3. Coverage Extension For Newly Acquired Property

- a. You may extend the Business Income and/or Extra Expense Coverage applicable to "scheduled property" to apply to similar additional property which you acquire for use in your "operations". This Extension does not apply to property addressed in Paragraph **D.3.b.** under the definition of "scheduled property".
- b. The most we will pay under this Extension, for the sum of Business Income Loss and Extra Expense incurred, is \$25,000 or 10% of the highest Off-premises Limit of Insurance, whichever is less.
- c. Insurance under this Extension for newly acquired property will end when any of the following first occurs:
 - (1) This policy expires;
 - (2) 30 days expire after you acquire the property; or
 - (3) You report the acquisition to us.

B. Covered Causes Of Loss, Exclusions And Limitations

1. Coverage provided under this endorsement is subject to the Covered Causes of Loss, exclusions and limitations that are applicable with respect to the described premises shown in the Schedule, except as otherwise provided in Paragraphs **B.2.** through **7.** below.
2. Coverage under this endorsement does not apply when loss or damage to "scheduled property" is caused by collision or overturn. However, if Collision is indicated as a Covered Cause of Loss in the Schedule, then Collision as a Covered Cause of Loss is limited to the following:
 - a. "Scheduled property's" collision with another object;
 - b. "Scheduled property's" overturn; or
 - c. Collision, overturn, sinking or derailment of a conveyance that is transporting "scheduled property". However, any coverage provided under this Paragraph **c.** is limited to the necessary "suspension" of "operations" caused by direct physical loss or damage to such "scheduled property" as a result of such collision, overturn, sinking or derailment.
3. The following are Covered Causes of Loss regardless of whether or not Collision is a Covered Cause of Loss:
 - a. Contact of "scheduled property" with a bird or animal; or
 - b. Contact of "scheduled property" with falling objects or missiles.
4. We do not provide coverage when loss or damage to "scheduled property" is caused by or results from "scheduled property" being used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We also do not provide coverage while that "scheduled property" is being prepared for such contest or activity.
5. We do not provide coverage when the "suspension" of "operations" is due to any of the following:
 - a. Mechanical or electrical breakdown, malfunction or failure to operate;
 - b. Wear and tear; or
 - c. Tire blowouts, punctures or other road damage to tires.

However, when an excluded cause of loss described in this Paragraph **5.** results in a Covered Cause of Loss, we will provide coverage for a "suspension" of "operations" attributable to the direct physical loss or damage caused by such Covered Cause of Loss, provided such "suspension" of "operations" is not otherwise excluded. Such coverage is subject to all applicable provisions of this endorsement.

6. The Personal Property Off-premises Coverage Extension does not apply with respect to the coverage provided under this endorsement.
7. **This endorsement does not provide coverage for physical damage to any property or for the repair or replacement of any property, including "scheduled property".** All references to loss or damage to property, including "scheduled property", are made for the purpose of determining whether a "suspension" of "operations" is covered or excluded with respect to the coverage described under Paragraph **A.** of this endorsement.

C. Limit Of Insurance

With respect to the coverage provided under this endorsement, the following provisions are added and replace any provisions to the contrary:

1. When a separate Off-premises Limit of Insurance applies to each item of "scheduled property" as shown in Option A of the Schedule, that Limit is the most we will pay in any one occurrence for the total of all covered loss and expense attributable to that item of "scheduled property".
2. When a single Off-premises Limit of Insurance applies to more than one item of "scheduled property" as shown in Option B of the Schedule, that Limit is the most we will pay in any one occurrence for the total of all covered loss and expense attributable to all items of "scheduled property" to which that Limit applies.
3. Loss and expense attributable to a particular item of "scheduled property" will not be covered under more than one Off-premises Limit of Insurance. Therefore:
 - a. If more than one such Limit could be said to apply based on the descriptions of "scheduled property", then coverage will be subject to the Off-premises Limit of Insurance associated with the more specific description of that item;

- b. If the same description of "scheduled property" appears more than once in the Schedule, then coverage for such item of "scheduled property" will be subject to the Off-premises Limit of Insurance that would provide the highest loss payment.

4. Payments made under the following will not increase the applicable Off-premises Limit of Insurance:

- a. Extended Business Income; or
- b. Newly Acquired Property Coverage Extension.

D. Definitions

With respect to the coverage provided under this endorsement, the following definitions are added and replace any corresponding definitions or descriptions in the Businessowners Coverage Form:

- 1. "Operations" means your business activities described in the Schedule that are dependent on "scheduled property".
- 2. "Period of restoration" means the period of time that:
 - a. Begins:
 - (1) 72 hours after the time of direct physical loss or damage for Business Income Coverage; or
 - (2) Immediately after the time of direct physical loss or damage for Business Income Coverage if the no waiting period option is selected in the Schedule; or
 - (3) Immediately after the time of direct physical loss or damage for Extra Expense Coverage;
caused by or resulting from a Covered Cause of Loss to "scheduled property"; and

- b. Ends on the earlier of:

- (1) The date when "scheduled property" should be repaired or replaced with reasonable speed and similar quality; or
- (2) The date when "operations" are resumed.

"Period of restoration" does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

- (1) Regulates the use or repair of any property, or requires updated emissions controls or safety features which were not part of "scheduled property" prior to the direct physical loss or damage; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

- 3. "Scheduled property":

- a. Means the vehicle(s) and mobile equipment described in the Schedule, including machinery or equipment that is permanently installed in such property; and
- b. Includes any vehicle(s) or mobile equipment being used to temporarily substitute for property described in the Schedule, but only while such described property is out of service due to breakdown, repair work, servicing, damage or destruction.

- 4. "Suspension" means the partial slowdown or complete cessation of your "operations".