

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME, EXTRA EXPENSE AND RELATED COVERAGES LIMIT OF INSURANCE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Premises Number	Business Income, Extra Expense And Related Coverages Limit Of Insurance
	\$
	\$
	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

With respect to the premises shown in the Schedule, the following provisions apply to **Section I – Property** and supersede any provisions to the contrary:

A. The most we will pay under:

1. Paragraph **A.5.f.** Business Income Additional Coverage;
2. Paragraph **A.5.g.** Extra Expense Additional Coverage;
3. Paragraph **A.5.i.** Civil Authority Additional Coverage;
4. Paragraph **A.5.m.** Business Income From Dependent Properties Additional Coverage; and
5. Paragraph **A.5.q.** Interruption Of Computer Operations Additional Coverage;

for all loss sustained and expense incurred is the applicable Business Income, Extra Expense and Related Coverages Limit of Insurance shown in the Schedule of this endorsement. This Limit of Insurance is the only limit that applies to the Additional Coverages listed above. The Limit of Insurance of **Section I – Property** shown in the Declarations does not apply to these Additional Coverages.

B. Paragraph A.5.f.(1)(b) is replaced by the following:

- (b)** We will only pay for ordinary payroll expenses for 60 days following the date of direct physical loss or damage, unless a greater number of days is shown in the Declarations.

C. Paragraph A.5.g.(4) does not apply.

D. However, Paragraphs A., B. and C. do not apply to coverage provided by any of the following endorsements:

1. Water Back-up And Sump Overflow Endorsement **BP 04 53** (if that endorsement is attached to this Businessowners Policy);
2. Earthquake Endorsement **BP 10 03** (if that endorsement is attached to this Businessowners Policy);
3. Earthquake And Volcanic Eruption (Sub-limit) Endorsement **BP 10 11** (if that endorsement is attached to this Businessowners Policy); or
4. Flood Coverage Endorsement **BP 10 79** (if that endorsement is attached to this Businessowners Policy).