

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**BUSINESSOWNERS ENHANCEMENT DELUXE**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM**SCHEDULE**

COVERAGE	LIMIT OF INSURANCE
Fire Department Service Charge	\$5,000
Personal Property Off Premises	\$15,000
Personal Effects	Up to Your Business Personal Property Limit
Valuable Papers and Records	\$25,000 On Premises \$10,000 Off Premises
Accounts Receivable	\$25,000 On Premises \$10,000 Off Premises
Outdoor Property including Playground Equipment	\$10,000
Arson Reward	\$5,000
Water Back-Up and Sump Overflow	\$5,000
Signs	\$10,000
Money and Securities	\$5,000
Employee Dishonesty	\$5,000
Cost of Bail Bonds	\$500
Defense or Investigation Assistance Loss of Earnings	\$1,000

- A. SECTION I – PROPERTY, A. Coverage, 5. Additional Coverages, c. Fire Department Service Charge** is amended to reflect that the most we will pay is increased from \$2,500 to \$5,000.
- B. SECTION I – PROPERTY, A. Coverage, 6. Coverage Extensions** is amended as follows:
1. Paragraph **b. Personal Property Off Premises** is amended to reflect that the most we will pay is increased from \$10,000 to \$15,000.
 2. Paragraph **d. Personal Effects** is amended to reflect that the most we will pay is increased from \$2,500 to your Business Personal Property Limit as shown on the Declarations Page.
 3. Paragraph **e. Valuable Papers And Records, (3)**, is amended to reflect that the most we will pay is increased from \$10,000 to \$25,000 at the described premises and from \$5,000 to \$10,000 not at the described premises.
 4. Paragraph **f. Accounts Receivable, (2)**, is amended to reflect that the most we will pay is increased from \$10,000 to \$25,000 at the described premises and from \$5,000 to \$10,000 not at the described premises.
- C. SECTION I – PROPERTY, A. Coverage, 6. Coverage Extensions, c. Outdoor Property** is deleted in its entirety and replaced with the following:

c. Outdoor Property

You may extend the insurance provided by this Coverage Extension to apply to your outside fences, radio and television antennas (including satellite dishes), signs (other than signs attached to buildings), outside playground equipment, trees, shrubs and plants, including debris removal expense, caused by or resulting from any of the following causes of loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this Extension is \$10,000, but not more than \$1,000 for any one tree, shrub or plant.

- D.** The following are added to **SECTION I – PROPERTY, 6. Coverage Extensions**:

Arson Reward

In the event that a covered fire loss was the result of an act of arson, we will reimburse you up to \$5,000 for rewards you pay for information, which leads to an arson conviction for loss or damage covered by this policy. No deductible applies to this Coverage Extension.

Water Back-up and Sump Overflow

- (1) We will pay for direct physical loss or damage to Covered Property caused by or resulting from:
 - (a) Water which backs up through or overflows from a sewer or drain; or
 - (b) Water which overflows from a sump, even if the overflow results from mechanical breakdown of a sump pump or its related equipment. We will not pay the cost of repairing or replacing a sump pump or its related equipment.

(2) The coverage described in Paragraph (1) of Water Back-up and Sump Overflow above, does not apply to loss or damage resulting from an insured's failure to:

- (a) Keep a sump pump or its related equipment in proper working condition; or
- (b) Perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions.

(3) The most we will pay for the coverage provided under this endorsement is \$5,000.

E. SECTION I – PROPERTY, B. Exclusions, 1., g. Water, is deleted in its entirety and replaced with the following:

g. Water

- (1) Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
- (2) Mudslide or mudflow;
- (3) Water under the ground surface pressing on, or flowing or seeping through:
 - (a) Foundations, walls, floors or paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings; or
- (4) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph (1) or (3), or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs (1) through (4), is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs (1) through (4), results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

F. SECTION I – PROPERTY, G Optional Coverages: Only the first paragraph is deleted in its entirety and replaced with the following:

G. Optional Coverages

The standard limit shown in this endorsement is a replacement for showing the limit on the Declarations. If a limit other than the standard limits shown below is provided, the applicable limit will be displayed in the Declarations. These coverages are subject to the terms and conditions applicable to property coverage in this policy, except as provided below.

1. Outdoor Signs

The most we will pay for loss or damage in any one occurrence is \$10,000 unless a different limit is shown in the Declarations.

2. Money and Securities, item c. is deleted and replaced with the following:

The most we will pay for loss in any one occurrence is:

(1) \$5,000, unless a different limit is shown in the Declarations, for Inside the Premises for “money” and “securities” while:

(a) In or on the described premises; or

(b) Within a bank or saving institution; and

(2) \$5,000, unless a different limit is shown in the Declarations, for Outside the Premises for “money” and “securities” while anywhere else.

3. **Employee Dishonesty, item c.** is deleted and replaced with the following:

The most we will pay for loss or damage in any one occurrence is \$5,000, unless a different limit is shown in the Declarations.

G. SECTION II – LIABILITY, A. Coverages, 1. Business Liability, f. Coverage Extension – Supplementary Payments:

(1) (b) is amended to reflect that the limit we will pay up to is increased from \$250 to \$500.

(1) (d) is amended to reflect that the limit we will pay up to is increased from \$250 to \$1,000.

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