

ARSON AND THEFT REWARD ENDORSEMENT

Words and phrases in bold font have special meaning as defined below or in the form to which this endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This endorsement modifies insurance provided under Building and/or Contents - Broad Form (BF02).

Subject to the limit of insurance stated on the Declaration Page(s) applicable to this endorsement, in the event of loss or damage to the insured property that results from an act of arson or theft, for which coverage is afforded under this policy, this Form is extended to reimburse the Insured for rewards paid for information directly leading to convictions for the act of arson or theft, or for the recovery of stolen property.

The Insurer's liability under this endorsement shall not be increased by the number of people who provide information.

This endorsement is limited to a maximum recovery of 25% of such loss, up to the amount specified on the Declaration Page(s).

This endorsement is not subject to a co-insurance requirement.

Except as otherwise provided in this endorsement, all terms and conditions of this policy shall remain unchanged.