

BUSINESS INTERRUPTION INSURANCE

OFF-PREMISES SERVICES INTERRUPTION ENDORSEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold or in quotation marks have special meaning as defined below or in the Business Interruption Insurance Form attached to this policy.

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

This Endorsement modifies the business interruption coverage provided by this policy to which it is attached and replaces any off-premises service interruption coverage for business interruption provided under this policy.

Subject to all terms, conditions, limitations and exclusions of the policy, except as otherwise provided under this Endorsement, business interruption coverage provided by this policy is extended to include loss of business income arising from the interruption of business resulting from **"service interruption"**. The **"service interruption"** must directly result from direct physical loss of or direct physical damage to property that is located off-**"premises"**, caused by an insured peril under this policy. Such property must be used to generate or supply **"services"** to the **"premises"**.

This Endorsement does not cover loss, as insured by the business interruption coverage provided by this policy, directly or indirectly arising from:

- (a) loss or damage to overhead electrical transmission lines or distribution lines (or their supporting structures) that are off the **"premises"**;
- (b) loss or reduction of **"services"** due to lack of sufficient capacity;
- (c) an intentional reduction in the supply of **"services"**.

This Endorsement does not cover loss of business income during the first 24 consecutive hours of loss of **"services"**.

The maximum amount payable under this Endorsement for any one occurrence, regardless of the number of persons and interests insured under the business interruption coverage provided by this policy, is the amount of insurance specified for Off-Premises Service Interruption Endorsement on the Declaration Page(s). This amount of insurance is included in and shall not increase the amount of insurance otherwise applicable to the business interruption coverage provided at the **"premises"**.

DEFINITIONS

"Communication service" means any service provided for the purpose of transmission of information, including voice, video or data. Such services include telephone, radio, microwave, television, cable, Internet service and any electronic, cellular or satellite network services.

"Services" means electricity, water, gas, steam or **"communication service"**.

"Service interruption" means an interruption of **"services"** at the **"premises"** for a period exceeding 24 consecutive hours.

All other terms and conditions of the Policy remain unchanged.