

PROPERTY COVERAGE

CONSEQUENTIAL LOSS – ON-PREMISES ENDORSEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold 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 Endorsement; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Building and/or Contents – Broad Form and, except as otherwise provided under this Endorsement, is subject to all terms, conditions, limitations and exclusions of such Form.

This Endorsement replaces any on-premises service interruption coverage for any **stock** provided under this policy.

Coverage under the Building and/or Contents – Broad Form is extended to cover direct physical loss of or direct physical damage to **stock** on the **premises** caused by:

(a) a change of temperature; or

(b) dampness or dryness of atmosphere;

directly resulting from direct physical loss of or direct physical damage to **building** or **equipment**, including, while located on the **premises**, their supply or transmission lines and pipes and their connections furnishing electricity, water, gas, steam or **communication service**.

Such loss or damage to **building** or **equipment** must be caused by an insured peril.

The maximum amount payable under this Endorsement for any one occurrence is the amount of insurance specified for Consequential Loss – On-Premises Endorsement on the Declaration Page(s).

All other terms and conditions of the Policy remain unchanged.