

## PROPERTY COVERAGE

# CONSEQUENTIAL LOSS – OFF-PREMISES SERVICE INTERRUPTION 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 off-premises service interruption coverage for any insured property 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 insured property at the **premises** 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 or damage 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**.

The maximum amount payable under this Endorsement for any one occurrence, regardless of the number of persons and interests insured under this policy, is the amount of insurance specified for Off-Premises Service Interruption – Insured Property Coverage on the Declaration Page(s). This amount of insurance is included in and shall not increase the amount of insurance otherwise applicable to the insured property that has been lost or damaged.

This Endorsement does not apply to any business interruption coverage provided under this policy. Coverage afforded under this extension will not be considered loss or damage caused by an insured peril for the purposes of any such business interruption coverage.

## DEFINITIONS

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

**Service interruption** means an interruption of **services** at the **premises**.

All other terms and conditions of the Policy remain unchanged.