

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**BUSINESS INCOME FROM DEPENDENT
PROPERTIES – LIMITED FORM**

This endorsement modifies insurance provided under the following:

- BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
- BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM

SCHEDULE

Name And Describe Occupancy And Location	Limit Of Insurance
(A) Contributing Locations:	\$
(B) Recipient Locations:	\$
(C) Manufacturing Locations:	\$
(D) Leader Locations:	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

- A. Coverage, with respect to "dependent property", is replaced by the following:

COVERAGE

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to "dependent property" at a premises described in the Schedule caused by or resulting from a Covered Cause of Loss. However, coverage under this endorsement does not apply when the only loss to "dependent property" is loss or damage to electronic data, including destruction or corruption of electronic data. If the "dependent property" sustains loss or damage to electronic data and other property, coverage under this endorsement will not continue once the other property is repaired, rebuilt or replaced. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.

- B. The provisions of the Business Income Coverage Form respecting direct physical loss or damage at the described premises will apply separately to each premises described in the Schedule. Limits of Insurance shown in the Schedule are separate from any Business Income Limit of Insurance in this policy applicable when direct physical loss or damage occurs at your premises.

- C. The following is added to **Additional Coverages**:

MISCELLANEOUS LOCATIONS

We will pay for the actual loss of Business Income you sustain due to direct physical loss or damage at the premises of a "dependent property" not described in the Schedule (miscellaneous location) caused by or resulting from any Covered Cause of Loss. A road, bridge, tunnel, waterway, airfield, pipeline or any other similar area or structure is not a miscellaneous location.

Under this Additional Coverage – Miscellaneous Locations, we will not pay more than .03% of the sum of all Limits of Insurance shown in the Schedule for each day's "suspension" of "operations" due to loss arising from any one location.

- D. With respect to "dependent property", the following replaces the **Resumption Of Operations** Provision in the **Loss Determination** Loss Condition:

RESUMPTION OF OPERATIONS

We will reduce the amount of your:

- a. Business Income loss, other than Extra Expense, to the extent you can resume "operations", in whole or in part, by using any other available:
 - (1) Source of materials; or
 - (2) Outlet for your products.
- b. Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

- E. The following is added to the **Definitions** Section:

- 1. "Dependent property" means property operated by others whom you depend on to:
 - a. Deliver materials or services to you, or to others for your account (Contributing Locations). But any property which delivers any of the following services is not a Contributing Location with respect to such services:
 - (1) Water supply services;
 - (2) Power supply services; or
 - (3) Communication supply services, including services relating to Internet access or access to any electronic network;
 - b. Accept your products or services (Recipient Locations);
 - c. Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or
 - d. Attract customers to your business (Leader Locations).

2. "Period of restoration", with respect to "dependent property", means the period of time that:
- a. Begins 72 hours after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property"; and
 - b. Ends on the date when the property at the premises of the "dependent property" should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- a. Regulates the construction, use or repair, or requires the tearing down, of any property; or
- b. Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

SAMPLE