THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UTILITY SERVICES – DIRECT DAMAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS' RISK COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
STANDARD PROPERTY POLICY
TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE*

Water Supply ☐	Communication Supply (**not** including overhead transmission lines) ☐	Communication Supply (including overhead transmission lines) ☐	Power Supply (**not** including overhead transmission lines) ☐	Power Supply (including overhead transmission lines) ☐
Prem. No.	**Bldg. No.**	**Covered Property**	**Utility Services Limit Of Insurance**	**Causes Of Loss Form Applicable**

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

SAMPLE

A. Coverage

We will pay for loss of or damage to Covered Property described in the Schedule, caused by an interruption in utility service to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss (as indicated in the Schedule) to the property described in Paragraph **C.** if such property is indicated by an "X" in the Schedule and is located off the described premises.

B. Exception

Coverage under this endorsement for loss or damage to Covered Property does not apply to loss or damage to electronic data, including destruction or corruption of electronic data . The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.

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C. Utility Services

1. **Water Supply Services,** meaning the following types of property supplying water to the described premises:
   - **a.** Pumping stations; and
   - **b.** Water mains.
2. **Communication Supply Services,** meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
   - **a.** Communication transmission lines, including optic fiber transmission lines;
   - **b.** Coaxial cables; and
   - **c.** Microwave radio relays except satellites.

   It does not include overhead transmission lines unless indicated by an "X" in the Schedule.
3. **Power Supply Services,** meaning the following types of property supplying electricity, steam or gas to the described premises:
   - **a.** Utility generating plants;
   - **b.** Switching stations;
   - **c.** Substations;
   - **d.** Transformers; and
   - **e.** Transmission lines.

   It does not include overhead transmission lines unless indicated by an "X" in the Schedule.

D. If a Utility Services Limit of Insurance is shown in the Schedule, such limit is part of, not in addition to, the Limit of Insurance stated in the Declarations or in the Separation of Coverage endorsement as applicable to the Covered Property.

If no Limit of Insurance is shown for Utility Services, coverage under this endorsement is subject to the applicable Limit of Insurance on the Covered Property as shown in the Declarations or in the Separation of Coverage endorsement. But this Utility Services endorsement does not increase the applicable Limit of Insurance.

SAMPLE

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