

REFRIGERATED PROPERTY COVERAGE

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

With respect to the coverage provided by this endorsement, the following definition is added:

"Power disruption" means complete or partial disruption of electrical power due to conditions beyond an "insured's" control.

PROPERTY COVERAGES

INCIDENTAL PROPERTY COVERAGES

The following coverage is added:

Refrigerated Property Coverage -- "We" pay for direct loss to covered property stored in a freezer or refrigerated unit on the "described location" caused by:

- a. "power disruption" to the freezer or refrigerated unit, if the "power disruption" is caused by damage to generating or transmission equipment; or

- b. mechanical breakdown of the freezer or refrigerated unit.

Coverage applies only if the freezer or refrigerated unit had been maintained in proper working order prior to the loss.

The most "we" pay is \$500 per occurrence. This does not increase the Coverage C "limit".

EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

The Power Disruption exclusion does not apply with respect to the coverage provided by this endorsement.

HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

With respect to the coverage provided by this endorsement, Deductible is deleted and replaced by the following:

Deductible -- "We" pay that part of the loss over \$100. The deductible applies per occurrence.

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