

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL COVERAGE - INGRESS OR EGRESS

This endorsement modifies insurance provided under the following:

**DIFFERENCE IN CONDITIONS COVERAGE FORM UND 1211**

**ADDITIONAL COVERAGE - BUSINESS INCOME (AND EXTRA EXPENSE) UND 1206**

**ADDITIONAL COVERAGE - BUSINESS INCOME (WITHOUT EXTRA EXPENSE) UND 1207**

### A. COVERAGE

When a Covered Cause of Loss, first commencing during the Policy Period, causes damage to property other than property at the locations described in the Declarations, we will pay for the actual loss of Business Income you sustain which is caused by a physical impediment that prevents physical ingress or egress to your location, subject to the terms, exclusions, limits and conditions of the policy to which this endorsement is attached and to the provisions contained in this endorsement. The physical impediment must be located within one (1) mile of the location(s) described in the Declarations, unless otherwise stated in the Declarations.

Ingress or Egress coverage will begin 72 hours following the direct physical damage and will apply for a period of time not to exceed an additional fourteen (14) consecutive days, unless otherwise stated in the Declarations.

This coverage ends at the earlier of:

1. The physical impediment of ingress to or egress from your property ends; or
2. The fourteen (14) consecutive days (or other number of days, as stated in the Declarations) expire.

In no event will this extension cover any loss which is otherwise covered under any additional coverage provided by the policy for **Civil Authority**.

### B. LIMITS OF INSURANCE

The most we will pay for loss in any one "loss occurrence" are the amounts described in Section **A. 2. LIMITS OF INSURANCE** in the Declarations.

Payments made for coverage provided by this endorsement are within the Limits of Insurance and will not serve to increase our Limits of Insurance shown in the Declarations.

### C. DEDUCTIBLES

The deductible applies per Section **D. DEDUCTIBLES** of the Declarations, and as more fully described in Section **B. DEDUCTIBLE CLAUSE** of the **DIFFERENCE IN CONDITIONS COVERAGE FORM**.

**Nothing contained in this endorsement will be held to vary, alter, waive or extend any of the terms, conditions, or limitations of the policy to which this endorsement is attached other than as stated above.**