

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERAGE - UTILITY SERVICES – Time Element

This endorsement modifies insurance provided under the following:

ADDITIONAL COVERAGE - BUSINESS INCOME (AND EXTRA EXPENSE) UND 1206
ADDITIONAL COVERAGE - BUSINESS INCOME (WITHOUT EXTRA EXPENSE) UND 1207
ADDITIONAL COVERAGE - EXTRA EXPENSE UND 1216

A. COVERAGE

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, we will pay for the actual loss of Business Income and/or Extra Expense, as provided and limited in the applicable Coverage endorsement, you sustain due to the necessary "suspension" of your "operations" during the "period of restoration" caused by an interruption in utility service to the locations described in the Declarations. The interruption in utility service must result from direct physical loss or damage by an "earthquake" or flood, as covered by this policy, to the following utility services property:

1. **Water Supply Services**, meaning the following types of property supplying water to the described locations:
 - 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 locations, 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.
3. **Power Supply Services**, meaning the following types of property supplying electricity, steam or gas to the described locations:
 - a. Utility generating plants;
 - b. Switching stations;
 - c. Substations;
 - d. Transformers.

It does not include overhead transmission or feeder lines.

B. EXCLUSION

The following exclusions apply in addition to those indicated in the **DIFFERENCE IN CONDITIONS COVERAGE FORM**.

1. "Electronic data". Coverage under this endorsement does not apply to Business Income Loss and/or Extra Expense related to loss or damage to "electronic data", including destruction, erasure or corruption of "electronic data", caused by an interruption in utility services.

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C. LIMITS OF INSURANCE

The most we will pay for loss in any one "loss occurrence" is the applicable Utility Services Time Element Limit of Insurance, shown in Section **C. SPECIFIC ENDORSEMENT INFORMATION** in the Declarations. If the Declarations does not contain a Utility Services Time Element Limit of Insurance, the most we will pay for loss in any one "loss occurrence" for coverage provided by this endorsement is \$15,000. 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 Declaration.

D. DEFINITIONS

"Electronic data" means information, records, files, facts, and all software including operating systems, computer programs, procedures, applications, and source material stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

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.

SPECIMEN