



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME – FOOD CONTAMINATION COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS INCOME COVERAGE FORM - ACTUAL LOSS SUSTAINED (Profits) (WA3200)

BUSINESS INCOME COVERAGE FORM (WA3250)

1. The following is added to **3. Additional Coverages** in **A. COVERAGE**:

Food Contamination Coverage

- (i) In the event that the Board of Health or any similar governmental authority orders that your "operations" at the premises shown in the Declarations be closed as a result of the discovery or suspicion of "food contamination", we will pay for:
 - (1) Your expense to clean your equipment as required by the Board of Health or any similar governmental authority;
 - (2) Your cost to replace the food which is, or is suspected to be, contaminated;
 - (3) Your expense to provide necessary medical tests or vaccinations for any infected employee;
 - (4) The loss of Business Income you sustain due to the necessary suspension of your "operations"; or
 - (5) The additional advertising expense you incur to restore your reputation.
- (ii) We will not pay for fines or penalties levied against you by the Board of Health or any similar governmental authority as a result of the discovery or suspicion of "food contamination".
- (iii) The Food Contamination Amount listed in the Declarations under the Business Income – Food Contamination Coverage endorsement is the most we will pay for loss of Business Income you sustain following one incident of "food contamination".

2. The following is added to **F. DEFINITIONS**:

"Food Contamination" means an incident of food poisoning to one or more of your customers as a result of:

- (a) Tainted food you purchase;
- (b) Food which has been improperly stored, handled or prepared; or
- (c) A communicable disease transmitted through any employee.

All other terms and conditions remain unchanged.