



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME – CHEF'S SPECIALTY ENHANCEMENT

This endorsement modifies insurance provided under the following:

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

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

Loss Caused by Damage to Off Premises Utilities

- (i) We will pay for the actual loss of Business Income you sustain due to the interruption of a "specified utility service" to the premises described in the Declarations. Such interruption must result from direct physical loss or damage by an insured peril to the "specified utility service".
- (ii) We will not pay for loss that results from the failure of a "specified utility service" resulting from:
 - (1) Lack of fuel;
 - (2) Lack of sufficient capacity;
 - (3) Intentional reduction in supply; or
 - (4) Governmental order.
- (iii) We are only liable for loss of Business Income you sustain after the first 24 consecutive hours following the direct physical loss or damage.
- (iv) The Amount of Insurance for this Additional Coverage for any one occurrence of direct physical loss of or damage to a "specified utility service" caused by or resulting from an insured peril is shown in the Declarations under the Business Income – Chef's Specialty Enhancement.
- (v) The following is added to **F. DEFINITIONS**:

"Specified Utility Service":

"Specified Utility Service" means:

- (1) Utility service substation;
- (2) Transformer or switching station; or
- (3) Transformer and distribution lines;

that is not at the premises described in the Declarations and that furnish electrical heat, light or power to such premises.

"Specified Utility Service" does not mean any transmission line, conductor or tower used to transport electricity from a generation source to a switching station or substation.

All other terms and conditions remain unchanged.