



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHEF'S SPECIALTY ENHANCEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Broad Form) (WA3000)
BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Named Perils) (WA3150)
BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Fire and Lightning) (WA3151)
EQUIPMENT BREAKDOWN COVERAGE (WA8002)

Words and phrases in quotation marks have special meaning as defined in Section **G.** of your Building And Business Contents Coverage Form or at the end of this endorsement.

1. Loss Caused by Damage to Off Premises Utilities

1. If **Building and Business Contents Coverage Form (Broad Form) (WA3000)** is applicable to your policy, the following Loss Caused by Damage to Off Premises Utilities Additional Coverage is added to such form:

(i) We will pay for direct physical loss or damage to Insured Property caused by the interruption of a "specified utility service" to the "premises" shown in the Declarations. Such interruption must result from direct physical loss or damage by an insured peril to the "specified utility service". However, we will not pay for loss or damage 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.

(ii) We will pay for loss or damage to Business Contents at the "premises" described in the Declarations resulting from:

- (1) Dampness or dryness of atmosphere; or
- (2) Changes in or extremes in temperature, or by heating or freezing;

resulting from direct physical damage by an insured peril to a "specified utility service".

(iii) If **Equipment Breakdown Coverage (WA8002)** is applicable to your policy, and **Option 3** is listed in the Declarations under such coverage, the following is added to exclusion (d) in **SECTION I** of **B.2. Excluded Perils** in **Building and Business Contents Coverage Form (Broad Form) (WA3000)**:

Mechanical breakdown does not apply to a "specified utility service" located more than 1000 metres away from the "premises" described in the Declarations, but only with respect to the coverage provided by Paragraph (ii) of the Loss Caused by Damage to Off Premises Utilities Additional Coverage.

(iv) The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Chef's Specialty Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

2. The following is added to exclusion (e) in **SECTION I** of **B.2. Excluded Perils**:

Exclusion (e)(iii) above does not apply with respect to which coverage is provided under the Loss Caused by Damage to Off Premises Utilities Additional Coverage.

3. The following is added to exclusion (r) in **SECTION I** of **B.2. Excluded Perils**:

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.



This exclusion (r) does not apply with respect to which coverage is provided under the Loss Caused by Damage to Off Premises Utilities Additional Coverage.

2. Wine Valuation Coverage

The following Wine Valuation Coverage Additional Coverage is added to your Building And Business Contents Coverage Form:

We will pay for "stock" that is "bottled winery product" at the price such wine could have been sold for as individual servings as of the time and place of loss or damage had no loss or damage occurred.

This valuation excludes:

- (i) Unpaid Canada Revenue Agency taxes for which you are liable; and
- (ii) Discounts and expenses you otherwise would have had;

but does not exclude municipal or provincial taxes for which you are liable.

The most we will pay for "bottled winery product" valued on this basis is the Amount of Insurance for this Additional Coverage listed in the Declarations under the Chef's Specialty Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

For "bottled winery product" in excess of such Amount of Insurance, we will determine the value at the cost to replace such product with "bottled winery product" of comparable quality.

The following is added to Section **G. DEFINITIONS**:

"Bottled Winery Product" means wine and other winery products:

- (a) In the bottle; or
- (b) Served to the customer in the ordinary course of your business.

"Specified Utility Service" means any:

- (a) Utility service substation;
- (b) Transformer or switching station; or
- (c) Transmission or distribution line;

that is not at the "premises" shown in the Declarations and that furnishes 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.