

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**BUSINESS INCOME FROM DEPENDENT PROPERTIES
LIMITED INTERNATIONAL COVERAGE**

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM

SCHEDULE

Name And Describe Occupancy And Location	Limit Of Insurance	
Contributing Locations: Secondary Contributing Locations (Not Named): <input type="checkbox"/>	\$	
Manufacturing Locations:		
The Applicable Causes Of Loss Form Is: <input type="checkbox"/> Basic Form <input type="checkbox"/> Broad Form <input type="checkbox"/> Special Form Endorsements, if any, supplementing or restricting the Covered Causes of Loss with respect to the coverage provided under this endorsement:		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

A. Coverage Territory

With respect to the coverage provided under this endorsement, the Coverage Territory Condition in the Commercial Property Conditions does not apply.

B. Coverage

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to "dependent property" at the premises described in the Schedule caused by or resulting from a Covered Cause of Loss. However, coverage under this endorsement does not apply when the only loss to "dependent property" is loss or damage to electronic data, including destruction or corruption of electronic data. If the "dependent property" sustains loss or damage to electronic data and other property, coverage under this endorsement will not continue once the other property is repaired, rebuilt or replaced. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.

C. Covered Causes Of Loss

With respect to the coverage provided under this endorsement, the Covered Causes of Loss are determined by:

1. An applicable Causes Of Loss Form, as indicated in the Schedule; and
2. Endorsements, if any, which supplement or restrict that Causes Of Loss Form, as indicated in the Schedule.

D. Limit Of Insurance

The provisions of the Business Income Coverage Form regarding direct physical loss or damage at the described premises will apply separately to each "dependent property" described in the Schedule. Limits Of Insurance shown in the Schedule are separate from any Business Income Limit of Insurance in this policy applicable when direct physical loss or damage occurs at your premises.

E. Secondary Dependencies – Contributing Locations

If the Schedule shows applicability of coverage for a "secondary contributing location", then the following applies:

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to property at a "secondary contributing location", caused by or resulting from a Covered Cause of Loss, which in turn results in partial or complete interruption of the materials or services provided to you by the "dependent property" described in the Schedule, thereby resulting in the "suspension" of your "operations".

However, coverage under this endorsement does not apply when the only loss at the "secondary contributing location" is loss or damage to electronic data, including destruction or corruption of electronic data. If the "secondary contributing location" sustains loss or damage to electronic data and other property, coverage under this endorsement will not continue once the other property is repaired, rebuilt or replaced. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.

With respect to a "suspension" of your "operations" covered under this provision, **E.**, the maximum amount payable is the Limit Of Insurance shown in the Schedule for the described Contributing Location. This provision, **E.**, does not increase the Limit Of Insurance shown in the Schedule, as any amount payable under this provision is considered part of, not in addition to, such Limit of Insurance, even if the "suspension" of your "operations" is caused by direct physical loss of or damage to "dependent property" and property at one or more "secondary contributing locations".

F. Legal Action Against Us

Any legal action against us, concerning coverage provided under this endorsement, must be commenced in a court of law in the United States of America or in any other forum to which we assent.

G. Loss Determination

The following replaces the **Resumption Of Operations** Provision in the **Loss Determination** Condition:

Resumption Of Operations

We will reduce the amount of your:

1. Business Income loss, other than Extra Expense, to the extent you can resume "operations", in whole or in part, by using any other available source of materials.
2. Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

H. Definitions

1. The following is added to the **Definitions** Section:

"Dependent property" means property operated by others whom you depend on to:

- a. Deliver materials or services to you, or to others for your account (Contributing Locations). But any property which delivers any of the following services is not a Contributing Location with respect to such services:

- (1) Water supply services;
- (2) Power supply services;
- (3) Wastewater removal services; or
- (4) Communication supply services, including services relating to Internet access or access to any electronic network;

- b. Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations).

2. The period of restoration definition, with respect to "dependent property" (or "secondary contributing location"), is replaced by the following:

"Period of restoration" means the period of time that:

- a. Begins 72 hours after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the premises of the "dependent property" (or "secondary contributing location"); and

- b. Ends on the date when the property at the premises of the "dependent property" (or "secondary contributing location") should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration" does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

- a. Regulates the construction, use or repair, or requires the tearing down of any property; or
- b. Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

3. "Secondary contributing location" is an entity which:

- a. Is not identified in the Schedule;
- b. Is not owned or operated by the Contributing Location identified in the Schedule; and
- c. Delivers materials or services to the Contributing Location identified in the Schedule, which in turn are used by that Contributing Location in providing materials or services to you.

A road, bridge, tunnel, waterway, airfield, pipeline or any other similar area or structure is not a "secondary contributing location".

Any property which delivers any of the following services is not a "secondary contributing location" with respect to such services:

- (1) Water supply services;
- (2) Power supply services;
- (3) Wastewater removal services; or
- (4) Communication supply services, including services relating to Internet access or access to any electronic network.