

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS PERSONAL PROPERTY LIMITED INTERNATIONAL COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

SCHEDULE*

<p>The Foreign Coverage Territory is:</p> <p><input type="checkbox"/> The following foreign territories only: _____</p> <p><input type="checkbox"/> All foreign territories</p> <p>The applicable Causes Of Loss Form is:</p> <p><input type="checkbox"/> Basic Form <input type="checkbox"/> Broad Form <input type="checkbox"/> Special Form</p> <p>Endorsements, if any, supplementing or restricting the Covered Causes of Loss with respect to the coverage provided under this endorsement: _____</p> <hr/> <p>Time Limitation (each trip): Number of weeks _____ or Number of months _____</p> <p>Limit Of Insurance: _____</p> <p><small>*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.</small></p>

A. Coverage Territory

Under the terms of this endorsement, Foreign Coverage Territory means the territory(s) shown in the Schedule. The Foreign Coverage Territory does not include the United States of America, its territories or possessions, Puerto Rico or Canada.

B. Coverage

1. Subject to the terms of this endorsement, the insurance that applies to Your Business Personal Property is extended to apply to Your Business Personal Property while such property is in or en route to or from the Foreign Coverage Territory (including while airborne or waterborne), provided that the property is:
 - a. Used in the course of your business activities in the Foreign Coverage Territory;

- b. In the care, custody or control of you or your authorized representative, including another insured or your salesperson(s), or located at a business location owned or operated by you or leased to you; and
- c. Temporarily in the Foreign Coverage Territory, as indicated by the Time Limitation shown in the Schedule. For the purpose of applying the Time Limitation, each trip begins with removal of the property from the described premises identified in the Declarations for Commercial Property and ends with its return to such premises. But the Time Limitation will not serve to extend coverage beyond the expiration date of this policy.

2. This coverage does not apply to:

- a. Business personal property exported to or held for sale in the Foreign Coverage Territory; or
- b. Property while in the care, custody or control of a common or contract carrier or bailee for hire, except for property while being handled or stored by the air, water or surface carrier that is at the same time transporting you or your authorized representative.

3. The coverage provided under this endorsement is extended to apply to Your Business Personal Property during the course of personal travel, if such property is used during the trip to communicate with the described premises identified in the Declarations for Commercial Property. All terms of this endorsement apply to this extension of coverage, and the extension does not increase the Limit of Insurance shown in the Schedule.

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 most we will pay for the coverage provided under this endorsement is the Limit of Insurance shown in the Schedule. This Limit does not increase the amount of insurance that applies under this policy to Your Business Personal Property.

E. Loss Settlement

The value of property and the cost of its repair or replacement will be determined in United States currency based on values and costs in the area of the described premises where Your Business Personal Property is permanently located, and subject to all applicable policy provisions including the Valuation and Loss Payment Conditions.

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.