

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINING PROPERTIES – BUSINESS INCOME

This endorsement modifies insurance provided under the following:

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

SCHEDULE*

Prem. No.	No Underground Coverage	Limited Underground Coverage	Broad Underground Coverage
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.			

- A.** At each premises, coverage is provided in accordance with the applicable entry in the Schedule.
- 1.** No Underground Coverage:
We will not pay for loss of Business Income due to direct physical loss of or damage to underground property in mines. But if loss of Business Income due to direct physical loss or damage to property not underground in mines results, we will pay for that resulting loss of Business Income.
 - 2.** Limited Underground Coverage:
 - a.** We will pay for loss of Business Income due to direct physical loss of or damage to "mining machinery and equipment" resulting from a Covered Cause of Loss.
 - b.** We will not pay for loss of Business Income during the time needed to gain access to "mining machinery and equipment".
 - 3.** Broad Underground Coverage:
 - a.** We will pay for the loss of Business Income due to direct physical loss of or damage to "mining machinery and equipment" resulting from a Covered Cause of Loss.
- b.** Inability to gain access to "mining machinery and equipment" may prevent restoration or resumption of "operations" when a Covered Cause of Loss results in direct physical loss or damage to:
- (1)** Shafts;
 - (2)** Entrances; or
 - (3)** Passages.
- If this happens, we will pay for the loss of Business Income during the time needed to gain access to "mining machinery and equipment".
- B.** We will not pay for loss caused by or resulting from direct physical loss of or damage to the following or their contents:
- 1.** Commissaries;
 - 2.** Commissary warehouses;
 - 3.** Dwellings; or
 - 4.** Any other property that does not contribute to the production of a mining plant.
- C.** The **Definitions** Section is revised as follows:
- 1.** Paragraph **1.** of **Finished Stock** is replaced by the following:
"Finished Stock" means material you have mined or processed.

2. The following is added:

"Mining Machinery and Equipment" means the following property while underground:

- a.** Fan houses;
- b.** Shops;

- c.** Rolling stock;
- d.** Elevators;
- e.** Machinery; and
- f.** Electric substations.