

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POWER, HEAT AND REFRIGERATION DEDUCTION

This endorsement modifies insurance provided under the following:

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

- A.** Business Income does not include the cost of power, heat or refrigeration:
 - 1.** Consumed in production "operations"; and
 - 2.** That does not continue under contract.
- B.** In determining the operating expenses for the policy year for coinsurance purposes, the cost of power, heat or refrigeration as described in paragraph A. of this endorsement will not be included.