

**BUSINESS INCOME – OFF PREMISES LOSS OF UTILITY SERVICE COVERAGE • PART I**

*This endorsement establishes coverage for loss in connection with Coverage C resulting from fortuitous direct physical loss to property (away from your described premises) of a service provider as defined and described in this policy. The required information may be shown below or elsewhere in this policy.*

**The provisions of this endorsement apply only when the endorsement number is listed in the Declarations. Except as provided below, all other provisions in this policy are unchanged.**

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Policy #

**1. SCHEDULE**

**Designated Premises**

**Limits of Liability**

**Per Day Limit:** \$

**Per Occurrence:** \$

**Aggregate / Total Limit:** \$

**2. COVERAGE MODIFICATION**

**A.** We will pay, up to the amount shown in the schedule of this endorsement, for Loss of Business Income resulting from fortuitous direct physical loss to the property (off *your* described premises) of a service provider, as defined in the following Paragraph C, resulting from a covered cause of loss as is applicable to this policy. There will be no reduction in the daily limit due to rescheduling or discontinuing expenses. The Loss of Business Income must be solely the result of the interruption of the subject service to the described premises.

**B. Waiting Period**

We cover only such Loss of Business Income that is incurred after three business days following the fortuitous direct physical loss to property of the subject service provider.

**C. Service Provider / Supplier Property Definitions**

The following definitions apply to property of service providers who supply the subject service to the described premises:

**Communication Supplier:** coaxial cables, microwave relays (other than satellites), communication transmission lines (including overhead communication lines), fiber optic transmission lines, and other similar equipment (not otherwise excluded) used to supply communication services, including internet, microwave, radio, telephone, and television service.

**Power Supplier:** substations, switching stations, transformers, transmission lines (including overhead transmission lines), and utility generating plants used to supply electricity, gas, or steam.

**Water Supplier:** pumping stations and water mains used to supply water.

**D.** If the policy covers more than one location and a premises is designated in the Schedule, the coverage provided by this endorsement applies only to such designated premises.

**E.** The aggregate/total limit specified in the Schedule on this endorsement is *our* total liability for all such expenses for each annual (12 month) term of the policy – regardless of the number of occurrences or total expenses incurred.

