



LOSS OF INCOME FROM *DEPENDENT PROPERTY* For Use With Businessowners

This endorsement is attached to and made a part of *your* Businessowners Coverage form.
Refer to the Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the *terms* contained in *your* policy.

Amount of Insurance: \$_____

1. WHAT WE PAY FOR

We pay up to the Amount of Insurance shown above for *loss of income* due to accidental direct physical loss or damage to the premises of a *dependent property* resulting from a covered cause of loss. The *dependent property* must be in the coverage territory of the United States.

Loss Of Income From *Dependent Property* coverage:

- a. Commences 72 hours from the time when accidental direct physical loss or damage results from a covered cause of loss at the *dependent property*;
- b. Ends on the date when the loss or damage at the *dependent property* should be repaired, rebuilt or replaced with reasonable speed with like kind and quality materials; and
- c. Does not include the increased time necessary due to any ordinance or law being enforced.

Loss of income from *dependent property* will be determined using:

- a. Net income meaning net profit or loss that would have been earned or incurred before income taxes. For manufacturing risks, net income includes the net sales value of production;
- b. Payroll expenses meaning the amount incurred by *you* necessary to resume operations with the same quality of service that existed just before the accidental direct physical loss or damage occurred;
- c. All other necessary operating expenses incurred during the period of loss in order to continue *your business*; and
- d. Any relevant and reliable sources of information applicable to *your business*.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. *Loss of income* resulting from loss or damage to *electronic data* at the premises of a *dependent property*;
- b. *Loss of income* caused by the suspension, lapse or cancellation of any lease, contract or order;
- c. *Loss of income* caused directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair, or demolition of buildings or structures;
- d. Any claim for *loss of income* due to interference by strikers or other people with rebuilding, repairing or replacing property, or with the resumption or continuation of operations;
- e. Any claim for *Loss Of Income* coverage;
- f. Any claim for *Additional Expense* coverage; or
- g. Any claim for consequential loss.

Payments under *Loss Of Income* From *Dependent Property* coverage may extend beyond the end of the policy period.

All other *terms* and conditions remain unchanged.