



REFRIGERATED 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. DEFINITIONS

The following definitions apply to this policy form:

- a. **Refrigeration breakdown** means a change in temperature or humidity from the failure of a refrigerating unit.
- b. **Refrigeration power failure** means a change in temperature or humidity of a refrigerating unit resulting from partial or complete lack of electrical power, either on or off the *insured premises* that is beyond *your* control.
- c. **Refrigerated property** means perishable *stock* maintained under controlled refrigerated conditions to preserve it and which is susceptible to spoilage if the controlled refrigerated conditions change.

2. WHAT WE PAY FOR

We pay up to the Amount of Insurance shown above for spoilage to *your refrigerated property* contained in a freezer or refrigeration equipment on the *insured premises*. **Refrigerated Property** coverage is provided for the following causes of loss:

- a. **Refrigeration breakdown**;
- b. Contamination caused by or resulting from a refrigerant; and
- c. **Refrigeration power failure**.

3. WHAT WE DO NOT PAY FOR

- a. *We* do not pay for:
 - 1) Loss or damage to a freezer or refrigeration equipment, including glass that is a permanent part of a freezer or refrigeration equipment;
 - 2) Any claim for **Loss Of Income** coverage;
 - 3) Any claim for **Additional Expense** coverage; or
 - 4) Any claim for consequential loss.
- b. *We* do not pay for loss or damage caused by:
 - 1) The breaking of glass;
 - 2) The disconnecting of any freezer or refrigeration equipment from the source of power;
 - 3) The deactivation of electrical power caused by the manipulation of switching equipment or other devices used to control the flow of electrical power or current;
 - 4) The inability of an electrical utility company or other power source to provide sufficient power due to lack of fuel or governmental order; or
 - 5) A power source at the *insured premises* that fails to provide a sufficient power supply for the demand.

All other *terms* and conditions remain unchanged.