



REFRIGERATED PROPERTY

Refer to Supplemental Declarations if information is not shown on this form.

We provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

SCHEDULE

Premises	Amount of Insurance	Type of Property Covered
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DEDUCTIBLE

From each adjusted loss in a single *occurrence*, *we* will deduct \$ _____.

The deductible amount specified above shall apply separately to each premises above.

WHAT WE PAY FOR

We pay for direct loss or damage from spoilage of the contents of a refrigeration unit owned by *you* on the *insured premises* and caused by or resulting from:

1. Temperature change due to:
 - a. mechanical breakdown of the refrigeration system;
 - b. mechanical breakdown of electric motors operating refrigeration systems on premises;
 - c. mechanical breakdown of the equipment or apparatus connecting or controlling refrigeration systems, electric motors or electrical power;
 - d. interruption of electrical service caused by operation of fuses or circuit breakers on the premises; or
 - e. complete or partial lack of power to operate the refrigeration system, except as shown in item 2 under **Additional Exclusions Which Apply To This Endorsement**, as shown below.
2. Contamination by a refrigerant.

COVERAGE EXTENSIONS

We agree to pay:

1. the reasonable expense *you* incur to reduce loss or damage covered by this endorsement to the extent that such loss or damage is reduced. However, the total expense recoverable shall not increase the amount of insurance applicable to the covered property; and
2. the reasonable expenses *you* incur to clean up and dispose of the spoiled property for which coverage is provided under this endorsement. The total expenses recoverable shall not increase the amount of insurance applicable to the covered property.

ADDITIONAL EXCLUSIONS WHICH APPLY TO THIS ENDORSEMENT

The following additional exclusions apply to the coverage afforded by this endorsement.

This endorsement does not cover loss or damage to:

1. explosion, rupture or bursting of water pipes or steam boilers, steam pipes, steam turbines or steam engines;
2. the disruption of electrical service to covered refrigeration units caused by operation of a switch or normal operation of a safety device (other than fuses or circuit breakers) on *your* premises;
3. the leaking or escape of refrigerant gas or gases from any cause including the rupture or bursting of refrigerant gas pipes or lines;
4. the breakage of any glass that is a permanent part of any refrigerating unit;

5. insufficient fuel or complete lack of fuel used in the normal operation of a stationary heating system;
6. gradual deterioration, inherent vice, natural spoilage or any processing operation; or
7. the intentional decision by or the inability of an electric utility company or any other source of electrical power to provide sufficient power due to lack of fuel, government order or lack of generating capacity to meet demand.

ADDITIONAL DEFINITIONS

The following additional definitions apply to the coverage afforded by this endorsement:

Change of temperature as stated in this endorsement covers only direct damage to *stock* or merchandise and does not apply to any loss due to interruption of *business*.

Mechanical Breakdown is being defined as the actual breaking, parting, or separating of any mechanical part(s) of the refrigeration unit (other than gas pipes or lines, or the breaking of any glass as is specifically excluded) or the "burning out" of any electric motor serving such unit, when such breaking or burning out shall result in the complete stopping of the mechanical action of said refrigeration equipment and which shall then require replacement of damaged part(s) to become functional. Faulty operation or malfunction of equipment which results in temperature change but does not cause the complete stopping of the mechanical action and does not require replacement of broken parts shall not be construed as a "mechanical breakdown" and there shall be no liability under this endorsement for spoilage resulting from such malfunction.