



OPTIONAL TIME DEDUCTIBLE (*Indirect Loss*)

Refer to Supplemental Declarations if information is not shown on this form.
The limitation under this endorsement is subject to the *terms* contained in the General Provisions.

WHAT WE DO NOT PAY FOR

We do not pay for any *indirect loss* during the first 72 hours of an occurrence of a covered loss at the covered premises.

If a covered *indirect loss* is continuous for more than 72 hours, we will pay only the total or partial loss of income occurring after the 72 hour time deductible period lapses. *Indirect loss* will be paid only for the time reasonably required to rebuild, repair or replace the damaged or destroyed premises or property, subject to the applicable amount of insurance but not more than the amount of loss actually sustained.

The optional time deductible applies to the following insurance forms as denoted by an "X" in the box:

- SF-40 Gross Earnings
- SF-43 Loss of Earnings
- SF-46 Loss of Rents
- SF-311 Businessowner's Coverage
- SF-312 Loss of Income (Special Limitations)
- SF-312A Loss of Income (Special Limitations)
- Other Please List and Identify

It is agreed and understood that this optional time deductible applies in full to any insurance policy extension of coverage of up to 2 consecutive weeks during which access to *your* place of *business* is prohibited by acts of civil authority.

ADDITIONAL DEFINITION

Indirect loss means the unintended loss of or reduction of income resulting from a covered direct loss to the property.

All other *terms* and conditions remain unchanged.