



OPTIONAL TIME DEDUCTIBLE (*Consequential 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 *consequential loss* during the first 72 hours of an occurrence of a covered *loss* at the covered premises.

If a covered *consequential loss* is continuous for more than 72 hours, we will pay only the total or partial loss caused by spoilage or other *consequential loss* incurred from the outset of the covered loss. *Consequential 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-44 Extra Expense
- SF-93 Refrigerated Food Products
- SF-95A Off Premises Power Clause-Time Element
- SF-106 Refrigerated Property
- 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

Consequential loss means the unintended reduction in value of property as a result of spoilage or other *consequential loss* occurring as a consequence of damage to other property.

All other *terms* and conditions remain unchanged.