



HOTEL/MOTEL EXTENDER

WHAT WE COVER

In addition to any coverage shown on:

1. the Declarations Page,
2. the Supplemental Declarations Page,
3. the General Policy Provisions, or
4. any other coverage attached to **your** policy

for an additional premium, **we** provide the following coverages or extensions of coverage subject to the **terms** contained in the policy. These added coverages apply only as excess over other coverage contained in **your** policy.

PRINCIPAL COVERAGES

ADDED WATER DAMAGES COVERAGE

What We Pay For:

We pay up to \$2,500 for direct loss or damage to property caused by the backup of water:

1. through sewers and/or drains; and
2. through sump pump basins caused by failure of sump pump operations.

What We Do Not Pay For:

1. loss damage resulting from **your** negligence;
2. loss or damage resulting from **your** neglect or failure to service or maintain the sump pump or any plumbing appliance; or
3. generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

COMPUTER COVERAGE

What We Pay For:

We pay up to \$5,000 for direct loss by covered causes of loss to covered computer property. Computer property consists of **your Hardware, Software and Media** as defined below:

1. **Hardware** means programmable electronic devices capable of storing, retrieving, processing or printing information.
2. **Software** means programs containing facts, concepts, or instructions which are in a form usable by computers and/or electronic equipment and which have been commercially purchased.
3. **Media** means the material on which the information is recorded or stored and it includes, but is not limited to, magnetic tapes, hard disks or floppy disks. It does not include the information recorded on the **media**.

What We Do Not Pay For:

We Do Not Pay For:

1. computer property while leased, rented or loaned to others; or
2. **Software** or **Media** that cannot be replaced in like kind and quality with readily available commercial **products**.

Exclusions:

The following exclusions apply to Computer Coverage in addition to the policy exclusions.

We do not pay for loss:

1. caused by or that results from errors, omissions or deficiencies in design, specifications, materials or workmanship;
2. caused by or that results from programming errors on incorrectly instructing the machine;
3. caused by or that results from changes in humidity or temperature;
4. caused by or that results from damage during service or repair. If fire or **explosion** results, **we** pay only for the damage caused by fire or **explosion**; or
5. caused by or that results from delay, loss of market or loss of use.

FINE ARTS COVERAGE

What We Pay For:

We pay up to \$5,000 for direct loss by covered causes of loss to **fine arts** displayed at or comprising a part of **your** business property while on the **insured premises**. **Fine arts** means paintings, etchings, pictures, tapestries, statuary, marbles, bronzes, furniture, books or silver of rarity and porcelains, rare glassware, bric-a-brac or other items of art rarity or antiquity.

We will pay the lesser of (not to exceed the amount of insurance):

1. the cost to replace the damaged item with substantially identical property;
2. the cost to restore the property to its pre-loss condition; or
3. the fair market value of the property.

What We Do Not Pay For:

We do not pay for loss resulting directly or indirectly from:

1. earthquake or flood;
2. dampness or extremes of temperature, wear and tear, insect, vermin or other animals;
3. inherent vice, mechanical breakdown, any refinishing, renovating or repair process;
4. breakage, marring, scratching, denting unless caused by a covered **occurrence**;
5. loss caused by any dishonest act by **you, your** employees or other person entrusted with the property;
6. vandalism; and
7. accidental damage.

GLASS COVERAGE

We pay up to \$1,000 per **occurrence** for breakage of interior building glass that is part of a covered building or structure.

We will not pay more than \$250 for breakage of any one plate, pane or light of glass. **We** will not pay for any glass loss where more specific coverage applies.

MONEY AND SECURITIES

What We Pay For:

We pay up to the amounts of insurance shown in subsections 1, 2 and 3 below for the loss of **money** and **securities** because of the actual destruction, disappearance or a dishonest act. If a covered loss occurs while this coverage is in effect, **we** pay:

1. up to \$5,000 for covered loss occurring within **your** place of **business** at the **business** address shown on the Declarations Page;
2. up to \$5,000 for covered loss occurring within any banking premises or similar place of safe deposit;
3. up to \$2,000 for covered loss occurring outside **your** place of **business** (but within the policy territory) while in the possession of any person whom **you** have authorized to have the care and custody of **money** and **securities** away from **your** place of **business**.

The above amounts are the total amounts of insurance on all loss of **money** and **securities** arising out of any one event. All loss connected with an actual or attempted dishonest act, or series of related acts, whether committed by one or more persons, shall be judged to arise out of one event.

What We Do Not Pay For:

This coverage for loss of **money** and **securities** does not apply:

1. to loss due to any fraudulent, dishonest or criminal act by **you**, by any of **your** employees, partners, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others;
2. to loss due to giving or surrendering of **money** and **securities** in any exchange or purchase;
3. to loss of **money** contained in coin-operated amusement devices or vending machines, unless the device or machine has an instrument that records the amount of **money** deposited; or
4. to loss due to accounting or arithmetical errors or omissions.

DEFINITIONS-The following definitions apply to this policy for **Money** and **Securities**;

Money means currency, coins, bank notes and bullion; and travelers checks, register checks and money orders held for sale to the public.

Securities means all negotiable and non-negotiable instruments or contracts representing either **money** or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include **money**.

Employee means a person who is engaged in a service usual to **your** business operations and to whom **you** pay salary, wages or commission. **You** have the exclusive right to direct this person in the performance of his/her service. This definition excludes any broker, factor, commission merchant, consignee, contractor or other agent or representative.

PERSONAL PROPERTY OF OTHERS

What We Pay For:

We pay up to \$5,000, in the aggregate, for direct loss by covered causes of loss to personal property of **your** hotel/motel guest(s) in **your** care, custody and control while within a covered building(s) that **you** occupy on the **insured premises**.

We do not pay more than \$1,000 for the personal property of any one person or organization in any one **occurrence** of covered loss or damage.

Our payment for loss or damage to personal property of others will only be for the account of the owner of the property. It is agreed that such payments to owners shall satisfy **your** claim against **us**. This coverage is excess over any other applicable insurance.

REFRIGERATED PRODUCTS

What We Pay For:

We pay up to \$5,000 for direct loss or damage from spoilage to the contents of a freezer or refrigeration unit on the **insured premises** and owned by **you** caused by or resulting from:

1. Temperature change due to:
 - a. mechanical breakdown or failure of the refrigeration system;
 - b. burning out of electrical motors;
 - c. blowing of fuses or circuit breakers;
 - d. the breakdown or malfunction of the equipment or apparatus connecting or controlling refrigeration systems, electrical motors or electric power; or
 - e. complete or partial lack of power to operate the refrigeration system.
2. Contamination by refrigerant.

Coverage Extensions

We agree to pay:

1. the reasonable expense **you** incur to reduce loss or damage covered under this endorsement to the extent that such loss or damage is reduced. However, the total expenses 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 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.

What We Do Not Pay For:

We do not pay for loss or damage due to:

1. explosion, rupture or bursting of:
 - a. water pipes;
 - b. steam boilers, steam pipes, steam turbines or steam engines;
2. the disconnecting of any refrigeration units from the source of electrical power or the termination of electrical power caused by throwing off of any switch or other device (on premises) usual to the shutting off of electrical current or electrical power;
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 breaking 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 the stationary heating plant;
6. gradual deterioration, inherent vice, natural spoilage or any processing operation; or
7. the intentional decision or inability of any electrical utility company or other source of electrical power to provide sufficient power due to lack of fuel or governmental order or lack of generating capacity to meet demand.

DEFINITIONS-The following definitions apply to this policy for refrigerated food products

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 defined as being 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 electrical motor serving such unit, when such breaking or burning out shall result in the complete stopping of the mechanical action of said refrigerant equipment and which shall then require replacement of damaged part(s) to become functional. Faulty operation or malfunction of equipment which results in temperature changes but does not cause the complete stopping of the mechanical action and does not require the replacement of broken parts shall not be construed as "**mechanical breakdown**" and there shall be no liability under this endorsement for spoilage resulting from such malfunction.