



## CAUSES OF LOSS TRANSITION ENDORSEMENT

This endorsement is subject to the *terms* contained in *your* policy.

This endorsement is to be used when Agreement SF-20 Ed. 1/88 and any Causes Of Loss Ed. 9/16 forms are attached to *your* policy. The Causes Of Loss forms are SF-1, SF-2, SF-3, SF-4, SF-4A, SF-5 and SF-6.

### DEFINITIONS

When these *terms* appear in a Causes Of Loss form, the following definitions apply.

1. **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.
2. **Fungus** means any type or form of microorganism in the kingdom Fungi, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by any form of fungi.
3. **Pollutant** means any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
4. **Theft** means any act of stealing.
5. **Unmanned aircraft** means an aircraft that is not:
  - a. Designed;
  - b. Manufactured; or
  - c. Modified after manufacture;to be operated with a human pilot aboard. **Unmanned aircraft** include aircraft commonly referred to as drones.

### COVERED CAUSES OF LOSS APPLICABLE TO SF-1 AND SF-2

Coverage for Vandalism in SF-1 and SF-2 is deleted and replaced with the following.

1. **Vandalism-We** cover accidental direct physical loss or damage to covered property caused by vandalism, meaning willful and malicious damage to, or destruction of, the covered property.

**We** do not cover loss or damage:

- a. If the **insured premises** are vacant for more than 30 consecutive days immediately before the loss;
- b. To glass or safety glazing material, other than glass building blocks, which is part of a building, structure or exterior sign; however, **we** will pay for loss or damage to other property, caused by or resulting from breakage of glass by vandals; or
- c. Caused by or resulting from **theft**, except for building damage caused by the breaking in or exiting of burglars.

### COVERED CAUSES OF LOSS APPLICABLE TO SF-2

The following is added to SF-2.

1. **Breakage of Glass-We** cover breakage of glass that is part of the building.

**We** pay up to \$100 per plate, pane, multiple plate insulating unit, radiant or solar heating panel, jalousie, louver or shutter, but not more than \$500 in any one occurrence.

**We** do not cover loss or damage to:

- a. Neon tubing attached to buildings; or
- b. Any glass breakage if the buildings have been vacant for more than 30 consecutive days immediately before the loss.

### PROPERTY COVERAGE EXCLUSIONS APPLICABLE TO SF-3

The following is added to SF-3.

1. **Buildings Or Structures In The Process Of Construction-We** do not cover buildings or structures in the process of construction, including materials and supplies, unless loss is caused by fire, lightning, windstorm,

hail, aircraft, vehicles, smoke, explosion, riot or civil commotion or vandalism.

*We* do not cover:

Buildings or structures undergoing alterations, repairs, installations or servicing, including materials and supplies, if loss or damage is caused by operations or work being performed on the buildings or structures unless loss is caused by a cause of loss that is not otherwise excluded. In such event, *we* are liable for only the ensuing loss.

**LIMITATIONS APPLICABLE TO SF-3**

The following is added to SF-3.

- Breakage of Glass**-*We* do not cover breakage of glass including lettering, etching or ornamentation for an amount greater than \$100 per plate, pane, multiple plate insulating unit, radiant or solar heating panel, jalousie, louver or shutter, nor for more than \$500 in any one occurrence.

This limitation does not apply if loss is caused by fire, lightning, windstorm, hail, aircraft, vehicles, discharge from fire protection or building service equipment, explosion, or riot or civil commotion.

**TITLE CHANGES**

Some of the titles given to Covered Causes Of Loss and Property Coverage Exclusions that appear in *your* Causes Of Loss form are changed. Please refer to the tables below for the replacement title.

CAUSES OF LOSS APPLICABLE TO SF-2	
CURRENT TITLE	REPLACEMENT TITLE
Accidental Discharge Of Water Or Steam	Water Damage

EXCLUSIONS APPLICABLE TO SF-1, SF-2, SF-5 AND SF-6	
CURRENT TITLE	REPLACEMENT TITLE
Temperature Or Humidity	Temperature-Humidity
Utility Services Interruption	Power Interruption
War And Military Action	War

EXCLUSIONS APPLICABLE TO SF-3	
CURRENT TITLE	REPLACEMENT TITLE
Discharge Or Leakage	Water Damage
Pollutants	Pollutants/Smoke

EXCLUSIONS APPLICABLE TO SF-3, SF-4 AND SF-4A	
CURRENT TITLE	REPLACEMENT TITLE
Electrical Damage Or Disturbance	Artificially Generated Electric Current
Temperature Or Humidity	Temperature-Humidity
Utility Services Interruption	Power Interruption
War And Military Action	War

All other *terms* and conditions remain unchanged.