



ENDORSEMENTS POLICYHOLDER DISCLOSURE NOTICE

SF Policy Series Ed. 9/16

Your policy includes important coverage changes. Please review this important disclosure notice and retain it with your insurance policy.

This disclosure notice is not a contract of insurance. It is intended to provide information on changes made to the SF Policy Series Ed. 9/16.

It is recommended that you review your policy carefully to determine your rights, duties and obligations. This information is intended to assist you in the review of your policy. If there are any conflicts between this disclosure notice and your policy, the provisions of the policy shall prevail.

The following endorsements may or may not be on your policy. If these endorsements are attached to your policy, the following important coverage restrictions are contained in the applicable endorsement.

SF-16 Ed. 9/16 TENANT'S IMPROVEMENTS AND BETTERMENTS

Replacement Cost Provision

Items must be repaired or replaced at your expense within 180 days from the date the loss or damage was sustained.

SF-21 Ed. 9/16 BUILDERS' RISK ENDORSEMENT

Building Under Construction

The grant of coverage has been reworked to explicitly state that the endorsement modifies the policy to provide coverage for the building under construction only and that the Incidental Coverages are limited to what is provided in the endorsement.

SF-21A Ed. 9/16 BUILDERS' RISK ENDORSEMENT

Building Under Construction – Extra Coverage

The grant of coverage has been reworked to explicitly state that the endorsement modifies the policy to provide coverage for the building under construction only and that the Incidental Coverages are limited to what is provided in the endorsement. The Incidental Coverages in this endorsement also contain Building Materials And Supplies Of Others.

SF-21B Ed. 9/16 BUILDERS' RISK ENDORSEMENT

Building Under Renovation

The grant of coverage has been reworked to explicitly state that the endorsement modifies the policy to provide coverage for the building under renovation only and that the Incidental Coverages are limited to what is provided in the endorsement.

SF-30 Ed. 9/16 SPRINKLER LEAKAGE

For use with SF-1, SF-2, SF-5 and SF-6

Removed option to increase coverage every 3 months.

SF-40 Ed. 9/16 LOSS OF INCOME

With Coinsurance Percentage

The concept of Period of Restoration introduced that calculates losses starting 72 hours after the loss. In the additional coverage, Civil Authority is now subject to the same 72 hours as the rest of the coverage.

SF-43 Ed. 9/16 LOSS OF INCOME

The concept of Period of Restoration introduced that calculates losses starting 72 hours after the loss. In the additional coverage, Civil Authority is now subject to the same 72 hours as the rest of the coverage.

SF-44 Ed. 9/16 ADDITIONAL EXPENSE

The Additional Coverage for Civil Authority is now subject to the same 72 hours as the rest of the coverage. Definitions Period of Restoration has been updated to calculate losses starting 72 hours after the loss.

SF-46 Ed. 9/16 LOSS OF RENTS

The concept of Period of Restoration introduced that calculates losses starting 72 hours after the loss. Additional Coverages Civil Authority is now subject to the same 72 hours as the rest of the coverage.

SF-47 Ed. 9/16 BUILDING ORDINANCE OR LAW

Under What We Do Not Pay For, exclusions 2., 4., 6. and 7. were added:

2. The enforcement of any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination of pollutants, wet rot or dry rot.
4. Any costs due to an ordinance or law you were required to comply with prior to the loss, even when the building was undamaged, and with which you failed to comply.
6. The repair or replacement unless they are made as soon as reasonably possible after the loss or damage occurs, not to exceed two years, including any claim for any additional amount payable under this coverage.
7. More than the increased cost of construction at the original premises, if you elect to rebuild at another premises. If ordinance or law requires relocation to another premises, the most we will pay is the increased cost of construction at the new premises.

SF-55 Ed. 9/16 BUSINESSOWNERS BURGLARY AND ROBBERY

Under What We Do Not Pay For, exclusions 7. and 9. were added:

7. Loss caused by vandalism.
9. Loss caused while there is any change in the condition of the risk, subject to your control, that increases loss exposure.

SF-57 Ed. 9/16 BURGLARY, ROBBERY OF A SECURITY GUARD AND THEFT

Under Property Subject To Limitations, 2. was added:

2. Jewelry, watches, jewels, pearls, precious and semiprecious stones, gold, silver, platinum and other precious alloys or metals are covered for not exceeding loss in the aggregate of \$1,000 in any one loss. This limitation shall not apply to jewelry and watches valued at \$25 or less per item.

Under What We Do Not Pay For, exclusions 3. and 6. were added:

3. Mysterious disappearance or unexplained shortage of property.
6. Consequential loss of any nature.

SF-58 Ed. 9/16 STOREKEEPERS BURGLARY AND ROBBERY

Under What We Do Not Pay For, exclusions 1., 2., 3., 5., 6., 7., 9. and 10 were added:

1. Deeds, evidences of debt, manuscripts, and books of account or records.
2. Loss for which your only evidence is an inventory computation.
3. Mysterious disappearance or unexplained shortage of property.
5. Loss caused by voluntary parting with title or possession of any property by the insured or others to whom the property may be entrusted if induced to do so by any fraudulent scheme, trick, device or false pretense.
6. Consequential loss of any nature.
7. Loss caused by vandalism.
9. Loss caused while there is any change in the condition of the risk, subject to your control, that increases loss exposure.
10. Furs or fur garments.

SF-59 Ed. 9/16 CHURCH THEFT

Under What We Do Not Pay For, exclusions 2., 3., 5., 6., 7. and 9. were added:

2. Loss for which your only evidence is an inventory computation.
3. Mysterious disappearance or unexplained shortage of property.
5. Loss caused by voluntary parting with title or possession of any property by the insured or others to whom the property may be entrusted if induced to do so by any fraudulent scheme, trick, device or false pretense.
6. Consequential loss of any nature.
7. Loss caused by vandalism.
9. Loss caused while there is any change in the condition of the risk, subject to your control, that increases loss exposure.

SF-61 Ed. 9/16 COMBINATION CRIME ENDORSEMENT

In the coverage for Employee Dishonesty, under What We Do Not Pay For, exclusions d.-j. and l.-n. were added:

- d. Your inability to generate income.
- e. Payment of compensatory or punitive damages to third parties for which you are legally liable.
- f. Payment of costs, fees or expenses you incur in proving your loss under this coverage.
- g. Payment of attorneys' fees, filing fees or costs for any related legal action.
- h. Loss caused by an employee for whom similar insurance has been previously canceled.
- i. The failing to sign, issue or cancel a warehouse receipt or any documents connected with it.
- j. Dishonest or fraudulent signing, issuance or cancellation of a warehouse receipt or any documents connected with it.
- l. Trading.
- n. Any claim for consequential loss.

SF-62 Ed. 9/16 MERCANTILE ROBBERY AND SAFE BURGLARY

Under Property Subject To Limitations, 1. and 2. were added:

1. Furs and fur garments not to exceed \$1,000 in any one loss.
2. Jewelry, watches, jewels, pearls, precious and semiprecious stones, gold, silver, platinum and other precious alloys or metals are covered for not exceeding loss in the aggregate of \$1,000 in any one loss. This limitation shall not apply to jewelry and watches valued at \$25 or less per item.

Under What We Do Not Pay For, exclusions 2., 3., 5., 6., 7. and 9. were added:

2. Loss for which your only evidence is an inventory computation.
3. Mysterious disappearance or unexplained shortage of property.
5. Loss caused by voluntary parting with title or possession of any property by the insured or others to whom the property may be entrusted if induced to do so by any fraudulent scheme, trick, device or false pretense.
6. Consequential loss of any nature.
7. Loss caused by vandalism.
9. Loss caused while there is any change in the condition of the risk, subject to your control, that increases loss exposure.

SF-63 Ed. 9/16 MONEY AND SECURITIES

Under What We Do Not Pay For, exclusions 2., 3., 5., 6., 7., and 9. were added:

2. Loss for which your only evidence is an inventory computation.
3. Mysterious disappearance or unexplained shortage of property.
5. Loss caused by voluntary parting with title or possession of any property by the insured or others to whom the property may be entrusted if induced to do so by any fraudulent scheme, trick, device or false pretense.
6. Consequential loss of any nature.
7. Loss caused by vandalism.
9. Loss caused while there is any change in the condition of the risk, subject to your control, that increases loss exposure.

SF-91 Ed. 9/16 ACCIDENTAL LEAKAGE OR DISCHARGE OF AN AUTOMATIC COOKING PROTECTION SYSTEM

Under What We Do Not Pay For, exclusion 2. was added:

2. Failure of an automatic cooking protection system to operate.

SF-94A Ed. 9/16 UTILITY SERVICES INTERRUPTION Direct Damages

Exclusions for electronic data, media and consequential loss to refrigerated property were added.

SF-95A Ed. 9/16 UTILITY SERVICES INTERRUPTION For Time Element Coverages

Exclusions for electronic data and media were added.

SF-133 Ed. 9/16 WHILE AWAY FROM THE INSURED PREMISES

The following exclusions were added to state that this coverage does not apply to property:

1. In or on a vehicle.
2. At any off premises job site where you are conducting operations.
3. In the care, custody or control of your salespeople, unless the property is in such care, custody or control at a fair, trade show or exhibition.

SF-398 Ed. 9/16 EARTHQUAKE

Under What We Do Not Pay For, exclusion 1. is no longer optional and the exclusions 2. and 3. were added:

2. Loss or damage from:
 - a. Any other earth movement including earth sinking and earth rising or shifting arising out of, caused by or resulting from any human or animal act;
 - b. Earth movement resulting from excavation, grading or backfilling; or
 - c. Earth movement resulting from filling of soil or any other substance.

However, if loss or damage by fire or explosion results, we will pay for the resulting loss or damage caused by such fire or explosion.

3. Volcanic eruption, explosion or effusion. However, if loss or damage by fire or volcanic action results, we will pay for the resulting loss or damage caused by such fire or volcanic action. Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:
 - a. Airborne volcanic blast or airborne shock waves;
 - b. Ash, dust or particulate matter; or
 - c. Lava flow.

All volcanic eruptions that occur within any 72-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the covered property.

SF-500 Ed. 9/16 BUSINESS EXTENDER ENDORSEMENT

(For Use With BOP, SMP and Commercial Fire Policies)

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

- Additional Expense - Formerly known as Extra Expense. The policy form has been updated to introduce the concept of period of restoration and exclusions have been added for clarity. Exclusions added for expenses covered under loss of income or loss of income from dependent properties coverages of the policy, from enforcement of ordinance or law as a result of civil authority, interference by strikers or other people with the restoration of the property, caused by the suspension, lapse or cancellation of any lease, license, contract or order or from any other type of consequential loss. These exclusions were added to ensure this coverage stays separate and unique from other coverages that may also be on the policy.
- Backup, Discharge or Overflow - Formerly known as Added Water Damages.
- Building Ordinance Or Law - The new policy form updates the language to stipulate the time period for when and how coverage is available and also under what circumstances it is not.

- Business Property Of Others and Customer Goods - Formerly known as Business Property of Others.
- Business Property Off Premises - Formerly known as Property Off Premises.
- Computer Information Systems Coverage - Loss of income coverage was dropped.
- Fine Arts - The definition of Fine Arts has been clarified and the exclusions updated. “Earthquake” was changed to “Earth movement of any kind” in exclusions. Exclusion for rust, fouling or explosion of firearms added.
- Money And Securities - Exclusions updated largely to exclude employee dishonesty and loss as a result of bad business practices.
- Newly Acquired Or Constructed Property - Combination of two former coverages: Newly Acquired Or Constructed Buildings and Business Property At Newly Acquired Locations. Coverage only applies when an 80% or higher coinsurance provision is shown in the Declarations or if the type of policy in the Declarations is indicated as Businessowners.
- Outdoor Property - Combination of two former coverages: Trees, Shrubs and Plants and Outdoor Fixtures.
- Personal Articles - Formerly known as Personal Effects.
- Pollutant Cleanup And Removal - Formerly known as Pollutant Clean Up Coverage. The exclusions were updated to explain what property and expenses aren’t covered.
- Refrigerated Property - Formerly known as Refrigerated Food Products. Provides coverage for spoilage to refrigerated property as defined from refrigeration breakdown, contamination and refrigeration power failure as defined.
- Glass Coverage - Removed as the SF-20 includes glass as part of Coverage A-Building.

SF-513 Ed. 9/16 BUSINESSOWNERS EXTENDER ENDORSEMENT

Endorsement #1

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

- Additional Expense - The policy form has been updated to introduce the concept of period of restoration and exclusions have been added for clarity. Exclusions added for expenses covered under loss of income or loss of income from dependent properties coverages of the policy, from enforcement of ordinance or law as a result of civil authority, interference by strikers or other people with the restoration of the property, caused by the suspension, lapse or cancellation of any lease, license, contract or order or from any other type of consequential loss. These exclusions were added to ensure this coverage stays separate and unique from other coverages that may also be on the policy.
- Employee Dishonesty - The coverage grant has been detailed and the exclusions updated to clarify the conditions under which coverage will apply and to modernize the exclusions. Coverage has been clarified as to how losses are determined. The policy form now states that coverage is available for loss to “tangible” business property as compared to “other” business property.

SF-514 Ed. 9/16 BUSINESSOWNERS EXTENDER ENDORSEMENT

Endorsement #2

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

- Additional Expense - The policy form has been updated to introduce the concept of period of restoration and exclusions have been added for clarity. Exclusions added for expenses covered under loss of income or loss of income from dependent properties coverages of the policy, from enforcement of ordinance or law as a result of civil authority, interference by strikers or other people with the restoration of the property, caused by the suspension, lapse or cancellation of any lease, license, contract or order or from any other type of consequential loss. These exclusions were added to ensure this coverage stays separate and unique from other coverages that may also be on the policy.
- Employee Dishonesty - The coverage grant has been detailed and the exclusions updated to clarify the conditions under which coverage will apply and to modernize the exclusions. Coverage has been clarified as to how losses are determined. The policy form now states that coverage is available for loss to “tangible” business property as compared to “other” business property.

SF-515 Ed. 9/16 BUSINESSOWNERS EXTENDER ENDORSEMENT

Endorsement #3

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

- **Additional Expense** - The policy form has been updated to introduce the concept of period of restoration and exclusions have been added for clarity. Exclusions added for expenses covered under loss of income or loss of income from dependent properties coverages of the policy, from enforcement of ordinance or law as a result of civil authority, interference by strikers or other people with the restoration of the property, caused by the suspension, lapse or cancellation of any lease, license, contract or order or from any other type of consequential loss. These exclusions were added to ensure this coverage stays separate and unique from other coverages that may also be on the policy.
- **Business Property At Newly Acquired Or Constructed Locations** - Formerly known as Business Property At Newly Acquired Locations. Coverage grant has been detailed for clarity as to the scope of coverage. No substantive difference. Additional language has been added to specify this coverage is not available when While Away From The Insured Premises coverage is applicable to a covered loss under this policy. This coverage is only applicable when there is no other valid and collectible insurance.
- **Employee Dishonesty** - The coverage grant has been detailed and the exclusions updated to clarify the conditions under which coverage will apply and to modernize the exclusions. Coverage has been clarified as to how losses are determined. The policy form now states that coverage is available for loss to “tangible” business property as compared to “other” business property.
- **Money And Securities** - Exclusions updated largely to exclude employee dishonesty and loss as a result of bad business practices.

SF-516 Ed. 9/16 SPECIAL MULTI-PERIL AND FIRE POLICY EXTENDER ENDORSEMENT

Endorsement #1

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

SF-517 Ed. 9/16 SPECIAL MULTI-PERIL AND FIRE POLICY EXTENDER ENDORSEMENT

Endorsement #2

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

- **Employee Dishonesty** -The coverage grant has been detailed and the exclusions updated to clarify the conditions under which coverage will apply and to modernize the exclusions. Coverage has been clarified as to how losses are determined. The policy form now states that coverage is available for loss to “tangible” business property as compared to “other” business property.

SF-518 Ed. 9/16 SPECIAL MULTI-PERIL AND FIRE POLICY EXTENDER ENDORSEMENT

Endorsement #3

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

- **Employee Dishonesty** - The coverage grant has been detailed and the exclusions updated to clarify the conditions under which coverage will apply and to modernize the exclusions. Coverage has been clarified as to how losses are determined. The policy form now states that coverage is available for loss to “tangible” business property as compared to “other” business property.

SF-519 Ed. 9/16 RESTAURANT EXTENDER ENDORSEMENT

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

- **Computer Information Systems Coverage** - Formerly known as Computer Coverage. Coverage rewritten and modernized. Now provides coverage for accidental direct physical loss or damage resulting from a covered cause of loss to computer hardware, electronic data and media, as defined. Additional coverages added include Utility Interruption, Equipment Rental Reimbursement, Backup Materials and Equipment

Breakdown. Exclusions added to go with the new coverages.

- Employee Dishonesty - The coverage grant has been detailed and the exclusions updated to clarify the conditions under which coverage will apply and to modernize the exclusions. Coverage has been clarified as to how losses are determined. The policy form now states that coverage is available for loss to “tangible” business property as compared to “other” business property.
- Money And Securities - Definitions for money and securities in the SF-20 has been expanded in meaning. Coverage for loss within a banking premises has been dropped as it would already be included in the off premises coverage given in the new form. Exclusions updated largely to exclude employee dishonesty and loss as a result of bad business practices.
- Refrigerated Property - Formerly known as Refrigerated Food Products. Coverage expanded to include any perishable stock rather than just food. Exclusions updated for the new coverage and to ensure it does not interfere with other coverages that may also be available.

SF-520 Ed. 9/16 HOTEL/MOTEL EXTENDER ENDORSEMENT

Unless otherwise noted, a \$500 deductible applies to the coverages contained in the policy form; however, only one deductible will apply per loss per the SF-20.

- Computer Information Systems Coverage - Formerly known as Computer Coverage. Coverage rewritten and modernized. Now provides coverage for accidental direct physical loss or damage resulting from a covered cause of loss to computer hardware, electronic data and media, as defined. Additional coverages added include Utility Interruption, Equipment Rental Reimbursement, Backup Materials and Equipment Breakdown. Exclusions added to go with the new coverages.
- Fine Arts - The definition of Fine Arts has been clarified and the exclusions updated. “Earthquake” was changed to “Earth movement of any kind” in exclusions. Exclusion for rust, fouling or explosion of firearms added. Breakage, marring, scratching, tearing or denting exclusion modified and includes exception not in previous version of policy form, exclusions for vandalism and accidental damage and mechanical breakdown removed as compared to prior version of the policy form
- Money And Securities - Definitions for money and securities in the SF-20 has been expanded in meaning. Coverage for loss within a banking premises has been dropped as it would already be included in the off premises coverage given in the new form. Exclusions updated largely to exclude employee dishonesty and loss as a result of bad business practices.
- Refrigerated Property - Formerly known as Refrigerated Products. Provides coverage for spoilage to refrigerated property as defined from refrigeration breakdown, contamination and refrigeration power failure as defined. Exclusions updated for the new coverage and to ensure it does not interfere with other coverages that may also be available.
- Glass Coverage - Removed as the SF-20 includes glass as part of Coverage A-Building.

Additional endorsements may be attached to, and made part of your policy. Such endorsements are specific to your policy and the details of any such changes are not included in this disclosure notice. Please review your policy carefully to determine your rights, duties and obligations under the policy.

This disclosure notice does not change, modify or invalidate any of the provisions, terms, or conditions of your policy. This disclosure notice is a general description of coverage changes and is not a statement of contract.