



Nationwide®

IMPORTANT NOTICE

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to do

Please read this notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

Important Notice Description(s)

COVERAGE CHANGES

Several language updates have been made to your policy. The following sections detail changes that are being made to the Premier Businessowners Property Coverage Form, Liability Coverage Form, and Common Policy Conditions of your policy, as well as Premier Businessowners Optional Coverage forms, State Specific Endorsement forms and Property Deductible that may be written with your policy. These updates are being made to adopt common industry terms and conditions.

Premier Businessowners Property Coverage Form, PB0002:

Broadenings in Coverage

Revised the Property Not Covered section to make an exception for "electronic data" which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system [A.2.l.].

Increased Equipment Breakdown coverage sublimits from \$50,000 to \$100,000 for Expediting Expenses, Hazardous Expenses, Perishable Goods, and Electronic Data Restoration [A.5.n.3.(a), (b), (c) and (e)].

Revised portions of the Water Exclusion [B.g.(6)] and the Back Up of Sewer or Drain Water Damage Additional Coverage [A.5.r.(2)] to cover water that overflows from an interior plumbing fixture because the water is unable to enter into an attached drain pipe.

Updated Computer Fraud and Funds Transfer additional coverage [A.5.w.(5)] to specify that the False Pretense exclusion [B.2.g.] does not apply, and to permit the insured to select higher limit options [A.5.w.(2)].

Removed the limitations relative to Covered Property under the Personal Property Off-premises coverage extension to now allow coverage for "Computer(s)" and "Electronic data" other than "Stock", as well as tools and equipment of a mobile nature used in your business other than "Stock". [A.6.c.].

Expanded from one year to two years for the time period in which legal action can be brought against us after the date on which direct physical loss or damage occurred [E.4.b.].

In Loss Payment, increased the cost of repair or replacement amount for minor losses covered under the policy from \$2500 to \$5000 after application of the deductible and without deduction for depreciation [E.5.e.].

Revised the definition for Specified Cause of Loss to expand coverage with respect to accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of certain off-premises systems due to wear and tear [H.23.(c)].

Coverage Clarifications

Revised Buildings to make it explicit that paved surfaces are covered, but only if coverage is not provided for such structures under the Appurtenant Structures Additional Coverage; and such structures are then described in the Declarations [A.1.a.(7)]. Added language to the Appurtenant Structures Additional Coverage to make it explicit that paved surfaces are covered [A.5.q.].

Deleted reference to limitation in Money and Securities, Outside of the Premises coverage extension [A.5.p.3.(b)] since coverage is already excluded for "money" or "securities" left in an unattended motor vehicle in A.5.p.2.(d).

Removed definition of transit in Personal Property Off-premises additional coverage [A.6.c.].

To clarify the scope of the Electronic Data additional coverage [A.6.l.] removed the reference that the additional coverage did not apply to "stock" of prepackaged software or to 'electronic data' which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system.

Revised the Dishonesty Exclusion [B.2.f.] to clarify that it excludes dishonest or criminal acts including theft by employees including temporary or leased employees, and that the exclusion applies whether or not the act occurs during the insured's normal hours of operation.

Added ability to schedule a limit for Tenant Improvements and Betterments separate from the limit for Business Personal Property [C.2.].

Reductions in Coverage

Added exclusion to the Money and Securities coverage specifying that we will not pay for loss or damage to money and securities following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the described premises, bank or savings institution, to a person (other than a messenger) outside those premises; or to a place outside those premises [A.5.p.].

Added exclusion to the Computer Fraud and Funds transfer coverage specifying that we will not pay for loss or damages caused by or resulting from the use or purported use of credit, debit, charge, access, convenience, identification, stored-value or other cards or the information contained on such cards [A.5.w.].

Removed reference to an electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction initially received by you which purports to have been transmitted by an employee but which was in fact fraudulently transmitted by someone else without your or the employee's knowledge or consent within the "fraudulent instruction" definition [H.10].

Premier Businessowners Liability Coverage Form, PB0006:

Reductions in Coverage

Added exclusion for Silica, Silica-Related Dust or Talc which was previously provided by endorsement [I.A.2.z.], [I.B.2.x.].

Added exclusion for Access or Disclosure of Confidential or Personal Information and Data-related Liability which was previously provided by endorsement [I.A.2.aa.], [I.B.2.y.].

Added exclusion for Fungi or Bacteria which was previously provided by endorsement [I.A.2.ab. and I.B.2.z.], and added a definition of "Fungi" [V.7.].

Premier Businessowners Common Policy Conditions, PB0009:

Coverage Clarifications

Removed the provision outlining that a refund resulting from a policy cancellation may be calculated at less than pro rata [A.5.].

Revised the cancellation provision to state that refunds will be calculated on a pro rata basis regardless of who initiates the cancellation [A.5.].

Moved the continuation provision from printing in the Declarations to the Premiums section [I.3.].

Premier Businessowners Optional Coverage Forms:

Broadenings in Coverage

PB0801 Barbers and Beauticians Professional Liability - Removed exclusions for Damage to Property and Damage to Your Work [C.1.(b) & (c)].

PB0802 Funeral Directors Professional Liability - Changed title to "Funeral Home Extra Endorsement". Increased theft limits under the Property Coverage Form to \$10,000 for furs, fur garments and garments trimmed with fur, jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals [A]. Removed exclusions from the Liability Coverage Form for Damage to Property and Damage to Your Work [B.3.a.].

PB0803 Optical and Hearing Aid Establishments Professional Liability - Removed exclusions for Damage to Property and Damage to Your Work [C.(1)(a) & (b)].

PB0804 Printers Errors and Omissions Liability - Changed title to "Printers Extra Endorsement". Amended the Property Coverage Form to remove the \$2500 loss limitation for Theft of Patterns, Dies, Molds and Forms and made the coverage subject to the Business Personal Property Limit [A.1.]. Amended the Property Coverage Form to add a new coverage extension, with a \$25,000 limit, for Cost of Research, Replace or Restore Lost Information [A.2.]. Limited the application of the exclusion in the Property Coverage Form for marring or scratching of printing plates which are the property of others and in your care, custody or control [A.3.]. Amended the Liability Coverage Form so that the Expected or Intended Exclusion under A. Coverage A - Bodily Injury and Property Damage Liability does not apply to negligent acts, errors or omissions in providing printing services, advice or instructions. Added new coverage for Correction of Work by amending the Liability Coverage Form so that the exclusions k., l., and m. of Section I. Coverages A. Coverage A - Bodily Injury and Property Damage Liability do not apply, but subjected the new coverage to certain limitations and exclusions.

PB2002 Food Service Plus Endorsement - Added coverage for Brands and Labels [B.1.f.].

PB2098 Businessowners Advantage with Limited Employee Dishonesty Coverage - Amended Section C. CONCEALMENT, MISREPRESENTATION OR FRAUD of the COMMON POLICY CONDITIONS by not disallowing coverage if you unintentionally fail to disclose any hazards existing at the inception date of your policy[C.].

PB2099 Businessowners Advantage - Amended Section C. CONCEALMENT, MISREPRESENTATION OR FRAUD of the COMMON POLICY CONDITIONS by not disallowing coverage if you unintentionally fail to disclose any hazards existing at the inception date of your policy [C.].

PB4100 Directors and Officers Liability (Cooperatives or Condominiums) - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity.

PB4151 Directors and Officers Liability (Cooperatives or Condominiums) with Non-Monetary Relief - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity.

PB5403 Replacement Cost Extension - Changed the replacement cost coverage from 120% to 125% of the stated building values under the Property Coverage Form [A].

PB5800 Scheduled Property Floater - Removed exclusion for loss or damage resulting from mechanical breakdown or failure [E.2.d.].

Coverage Clarifications

PB0801 Barbers and Beauticians Professional Liability - Modified exclusion for dying eyebrows and eyelashes by removing outdated exception for Roux Lash and Brow Tint, Spiro's Coloura [D.5].

PB0804 Printers Errors and Omissions Liability - Changed title to "Printers Extra Endorsement". Clarified that the Expected or Intended Injury Exclusion under A. Coverage A - Bodily Injury and Property Damage Liability of the Liability Coverage form still excludes criminal acts of an insured arising out of any negligent act, error or omission in providing printing services. Replaced references to "occurrence" and "occurrences" with 'loss' and 'losses during the applicable policy period' respectively.

PB2098 Businessowners Advantage with Limited Employee Dishonesty Coverage - Clarified who must notify us in the event of an "occurrence", offense, claim, or "suit" as required under SECTION IV,

LIABILITY CONDITIONS, 2. Duties In The Event of Occurrence, Offense, Claim or Suit of the Liability Coverage Form.

PB2099 Businessowners Advantage - Clarified who must notify us in the event of an "occurrence", offense, claim, or "suit" as required under SECTION IV, LIABILITY CONDITIONS, 2. Duties In The Event of Occurrence, Offense, Claim or Suit of the Liability Coverage Form.

MC2444A - Form number FORMI has been converted to this form.

PB0008 - Form number LI0021 has been converted to this form.

PB0447 Additional Insured-Vendors - Removed the reference to your products within the schedule to clarify that the schedule is for name of your vendor.

PB4100 Directors and Officers Liability (Cooperatives or Condominiums) - Clarified that a wrongful act committed by any insured shall not be imputed to any other insured for purposes of applying the exclusions [A.4.]. Added definition for "association", and "interrelated wrongful act" [D.].

PB4151 Directors and Officers Liability (Cooperatives or Condominiums) with Non-Monetary Relief - Clarified that a wrongful act committed by any insured shall not be imputed to any other insured for purposes of applying the exclusions [A.4.]. Added definitions for "association" and "interrelated wrongful act" [D.].

PB6200 Exclusion Delivery Using Non-Owned Autos - Removed redundant "Revised Definition" of "non-owned auto" [B.], thereby relying on the definition set forth in PB0404.

NIL7000 - Form numbers PB2500 and PB2516 have been converted to this form. Added reference to Building level coverage.

NIL7002 - Form number PB2997 has been converted to this form.

Reductions in Coverage

PB1478 Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties) - New exclusion which excludes loss or damage to the described premises, caused by or resulting from smoke, vapor, gas or any substance released in the course of production operations or processing operations performed at rental unit(s) regardless of whether such operations are legally permitted or prohibited; permitted or prohibited under the terms of the lease; or usual to the intended occupancy of described premises. Further, if such loss or damage results in Business Income loss or Extra Expense, there is no coverage for such loss or expense.

PB0456 Utility Services Additional Coverage (Including Business Income) - Clarified the applicable ordinary payroll limit by adding an ordinary payroll provision to limit payment to the number of days shown in the Declarations [A].

PB1486 Communicable Disease Exclusion - This form is being changed from optional to mandatory use. When added to a policy, insurance does not apply to "bodily injury" or "property damage" or "personal and advertising injury" arising out of the actual or alleged transmission of a communicable disease.

PB2002 Food Service Plus Endorsement - Added exclusions for Earth Movement, Governmental Action, Nuclear Hazard, War and Military Action, and Water to the exclusions for Spoilage from Power Outage [B.1.e.(3)(e) through (i)].

PB4100 Directors and Officers Liability (Cooperatives or Condominiums) - Revised the Insuring Agreement to include provision outlining that all claims by one or more claimants for damages based on or arising out of one wrongful act or an interrelated wrongful act by one or more insureds shall be deemed to be one claim and to have been made at the time the first of those claims is made against any insured [A.1.d.]. Added exclusion for claims arising out of any demand, suit or other proceeding against any insured which was pending on or existed prior to the applicable Pending or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for such demand, suit or other proceeding [A.4.p.]. Added exclusion for claims for liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.q.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.r.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.s.].

PB4151 Directors and Officers Liability (Cooperatives or Condominiums) with Non-Monetary Relief - Revised the Insuring Agreement to include provision outlining that all claims by one or more claimants

for damages based on or arising out of one wrongful act or an interrelated wrongful act by one or more insureds shall be deemed to be one claim and to have been made at the time the first of those claims is made against any insured [A.1.d.]. Added exclusion for claims arising out of any demand, suit or other proceeding against any insured which was pending on or existed prior to the applicable Pending or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for such demand, suit or other proceeding [A.4.o.]. Added exclusion for claims for liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.p.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.q.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.r.].

Premier Businessowners State Specific Endorsements:

Broadenings in Coverage

PB4112 Directors and Officers Liability - Illinois (Cooperatives or Condominiums) with Non-Monetary Relief - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity; and, with respect to the 'association', any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the 'association'.

PB4142 Directors and Officers Liability - Texas - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity; and, with respect to the 'association', any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the 'association'.

PB4153 Directors and Officers Liability - Texas (Cooperatives or Condominiums) with Non-Monetary Relief - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity; and, with respect to the 'association', any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the 'association'.

PB9003 Arkansas Amendatory Endorsement - Amended Paragraph E.4.b. of the Legal Action Against Us Property Loss Condition of the Property Coverage Form to allow for an action to be brought within five years after the date on which the direct physical loss or damage occurred to comply with Arkansas' requirement.

PB9012 Illinois Amendatory Endorsement -Added "temporary worker" to the Who Is An Insured provision for the Optometrist Professional Liability coverage, provided the "temporary worker" is appropriately licensed, and only with respect to services the "temporary worker" provides in connection with your business [L.].

PB9021 Michigan Amendatory Endorsement -Added paragraph to the Legal Action Against Us provision within the Property Loss Conditions clarifying that the time for commencing an action against us is tolled from the time you notify us of the loss or damage until we formally deny liability for the claim [B.3.].

PB9022 Minnesota Amendatory Endorsement - Added paragraph applicable to Ordinance or Law coverage outlining that any valuation provision (including Replacement Cost) or loss payment condition which excludes the increased cost attributable to an ordinance or law is hereby revised to include such cost to the extent that coverage is provided under this endorsement. But in no event will the amount payable be more than the applicable Limit of Insurance [F.3.a.(2)(b)(iv)]. Added Special Limits of Insurance for: used or second-hand merchandise held in storage or for sale; property of others; household contents except personal property in apartments or rooms furnished by you as landlord; and, manuscripts, works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac [F.10.j.(2)] Removed exception for court costs taxed against the insured that wouldn't include attorneys' fees or expenses within the Supplementary Payments Coverages provision [G.2.].

Coverage Clarifications

PB4112 Directors and Officers Liability - Illinois (Cooperatives or Condominiums) with Non-Monetary Relief - Clarified that a wrongful act committed by any insured shall not be imputed to any other insured for purposes of applying the exclusions [A.4.]. Added definitions for 'association', "interrelated wrongful act", and removed the definition of a "wrongful employment practices act" [D.].

PB4142 Directors and Officers Liability - Texas - Clarified that a wrongful act committed by any insured shall not be imputed to any other insured for purposes of applying the exclusions [A.4.]. Added definitions for 'association', "interrelated wrongful act", and removed the definition of a "wrongful employment practices act" [D.].

PB4153 Directors and Officers Liability - Texas (Cooperatives or Condominiums) with Non-Monetary Relief - Clarified that a wrongful act committed by any insured shall not be imputed to any other insured for purposes of applying the exclusions [A.4.]. Added definitions for 'association', "interrelated wrongful act", , removed the definition of a "wrongful employment practices act", and introduced a definition of "suit" specific to this endorsement [D.].

PB9022 Minnesota Amendatory Endorsement - Clarified notification procedures for when there is a cancellation of Liquor Liability coverage [A.5.]. Added paragraph to the Duties In The Event Of Loss Or Damage provision within the Property Loss Conditions stating the requirement to notify us can be satisfied by notifying your insurance agent, and that notice can be by any means of communication [F.5.a.]. Added paragraph to the Loss Payment provision of the Property Loss Condition stating that we will not pay more for loss or damage to Business Personal Property on a replacement cost basis than the least of the Limit of Insurance applicable to the lost or damaged property, applicable Special Limits of Insurance, the cost to replace, on the same premises, the lost or damaged property with other property of comparable material and quality and used for the same purpose; or the amount you actually spend that is necessary to repair or replace the lost or damaged property [F.10.j.(1)]. Added paragraph to the Duties in the Event of Occurrence, Offense, Claim or Suit within the Liability Conditions stating that the requirement to notify us can be satisfied by notifying our agent, and that notice can be by any means of communication [G.3.e.].

PB9038 Rhode Island Amendatory Endorsement - Revised the meaning of the word 'spouse' as used in the Liability Coverage Form to include a party to a civil union recognized under Rhode Island law [E.1.]. PB9040 South Dakota Amendatory Endorsement - Added paragraph to the Valued Policy Provision stating that property in the process of being newly constructed, for the purpose of serving as a residence, shall be valued and settled according to the terms and conditions of the policy for valuation of that portion of the construction completed at the time of the fire, tornado or lightning loss [C.4.j.(3)].

Reductions in Coverage

PB1050 Mine Subsidence - Illinois - The Property Not Covered provision was revised to state that covered property does not include with respect to a "residence" only, living units, meaning that physical portion designated for separate ownership or occupancy for residential purposes, of a building or group of buildings, permanently affixed to realty in Illinois, having elements which are owned or used in common, including a condominium unit, a cooperative unit or any other similar unit.

PB4112 Directors and Officers Liability - Illinois (Cooperatives or Condominiums) with Non-Monetary Relief - Revised the Insuring Agreement to include provision outlining that all damages based on or arising out of one wrongful act or an interrelated wrongful act by one or more insureds shall be deemed to be one claim and to have been made at the time the first of those claims is made against any insured [A.1.d.]. Added exclusion for claims arising out of any demand, suit or other proceeding against any insured which was pending on or existed prior to the applicable Pending or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for such demand, suit or other proceeding [A.4.n.]. Added exclusion for claims for liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.o.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.p.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.q.].

PB4142 Directors and Officers Liability - Texas - Revised the Insuring Agreement to include provision outlining that all claims by one or more claimants for damages based on or arising out of one wrongful

act or an interrelated wrongful act by one or more insureds shall be deemed to be one claim and to have been made at the time the first of those claims is made against any insured [A.1.c.]. Added exclusion for claims arising out of any demand, suit or other proceeding against any insured which was pending on or existed prior to the applicable Pending or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for such demand, suit or other proceeding [A.4.k.]. Added exclusion for claims for liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.l.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.m.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.q.].

PB4153 Directors and Officers Liability - Texas (Cooperatives or Condominiums) with Non-Monetary Relief - Revised the Insuring Agreement to include provision outlining that all damages based on or arising out of one wrongful act or an interrelated wrongful act by one or more insureds shall be deemed to be one claim and to have been made at the time the first of those claims is made against any insured [A.1.c.]. Added exclusion for claims arising out of any demand, suit or other proceeding against any insured which was pending on or existed prior to the applicable Pending or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for such demand, suit or other proceeding [A.4.k.]. Added exclusion for claims for liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.l.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.m.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.o.].

PB9012 Illinois Amendatory Endorsement - Removed "volunteer worker" from the Who Is An Insured provision for the Optometrist Professional Liability coverage [L.].

Premier Businessowners Property Deductible:

Reductions in Coverage

If your policy contains a \$250 property deductible that is applied to certain locations, this has been increased to an amount of \$500.

NI 90 15 03 20