



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 FORM CHANGES

Your expiring policy is being replaced with new declarations, coverage forms, endorsements and notices. The Premier Businessowners Property Coverage Form PB0002, the Premier Businessowners Liability Coverage Form PB0006 and the Premier Businessowners Common Policy Conditions PB0009 replace the expiring Harleysville Businessowners Coverage Form BP0003. We strived to minimize any change in coverage, however, the possible differences between your expiring policy and your renewal policy are summarized below. The actual coverage provided under your expiring policy and renewal policy is what determines whether changes are broadenings, clarifications, reductions, or have no impact.

Premier Businessowners Property Coverage Form, PB0002:

Broadenings in Coverage

Property Not Covered [A.2.] - Revised to state that trees, shrubs, plants or lawns are not covered other than: 1) stock consisting of trees, shrubs or plants; 2) trees, shrubs, plants or lawns which are part of a vegetated roof; and, 3) as provided in the Outdoor Trees, Shrubs, Plants and Lawns Coverage Extension. This is also revised 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.

Limitations [A.4.] - Increased the coverage limit to \$5,000 per occurrence for loss or damage caused by theft of jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limitation does not apply to jewelry and watches worth \$250 or less per item.

Debris Removal Additional Coverage [A.5.a.] - Increased the automatic additional limit to \$25,000. This coverage also extends to debris from the property of others.

Preservation of Property Additional Coverage [A.5.b.] - Increased the time period during which the loss or damage must occur to within 45 days after the property is first moved.

Fire Extinguisher Recharge Additional Coverage [A.5.d.] - Revised to state that this coverage is not subject to the Limits of Insurance.

Business Income-Extended Business Income [A.5.g.(2)] - Expanded this coverage to apply for a period of 60 consecutive days unless a greater number of days is selected.

Pollutant Clean Up And Removal Additional Coverage [A.5.i.] - Expanded this coverage to also apply to expenses to extract pollutants from Covered Property.

Civil Authority Additional Coverage [A.5.j.] - Expanded this coverage to apply for a period of up to 30 days.

Money Orders And Counterfeit Money Additional Coverage [A.5.k.] - Specified that the limit for this coverage is in addition to the Limits of Insurance.

Increased Cost Of Construction-Damaged Property Additional Coverage [A.5.m.] - Increased the limit of insurance for this coverage to \$25,000.

Equipment Breakdown Additional Coverage [A.5.n.] - The 24 Hour and 2X Average Daily Value Time Element deductibles are eliminated.

Arson Reward For Conviction Additional Coverage [A.5.o.] - Revised to provide that an award will be paid to anyone, other than paid investigators, who give legal authorities information that leads to the conviction of an arsonist involved in a covered loss.

Money And Securities Additional Coverage [A.5.p.] - If the expiring policy included Inside or Outside limits of up to \$100,000 but not a multiple of \$5,000, this limit is increased to the next highest multiple of \$5,000. Also revised to specify that the limit for this coverage is in addition to the Limits of Insurance.

Appurtenant Structures Additional Coverage [A.5.q.] - Newly added provision which extends coverage to any separate garages, storage buildings, swimming pools, spas, fences, retaining walls, paved surfaces and other appurtenant structures usual to your business at the described premises. The most we will pay in any one occurrence is 10% of the Building limit for that described building and the limit for this coverage is in addition to the Limits of Insurance. However, if the value of any appurtenant structure exceeds \$50,000, this coverage does not apply to that structure.

Back Up Of Sewer Or Drain Water Damage Additional Coverage [A.5.r.] - If your expiring policy included a Water Backup or Sump Overflow limit of \$75,000 or more but less than \$100,000, then the limit for this coverage is increased to \$100,000 (per building). Also revised to specify that this limit is in addition to and not included within the Limits of Insurance.

Dependent Property-Business Income Additional Coverage [A.5.s.] - Revised to remove a provision that reduced your Business Income loss if you could resume operations by utilizing any other available source of materials or outlets for your products. Also, coverage is provided for the actual loss of Business Income you sustain due to the necessary and unavoidable suspension of your operations during the period of restoration which begins 24 hours after the time of direct physical loss or damage to a dependent property or secondary dependent property caused by or resulting from any Covered Cause of Loss.

Building Property Of Others Additional Coverage [A.5.u.] - Increased the limit for this coverage to \$10,000.

Unauthorized Business Card Use Additional Coverage [A.5.v.] - Newly added coverage which provides a \$10,000 limit for a legal obligation you have because of the theft or unauthorized use of your business credit, debit or charge cards issued to you or registered in your name or in the name of your business.

Computer Fraud And Funds Transfer Fraud Additional Coverage [A.5.w.] - Revised to provide an automatic limit of \$10,000 unless a higher Limit of Insurance is shown in the Declarations. Also revised so that the False Pretense exclusion does not apply to this coverage.

Newly Acquired or Constructed Property Coverage Extension [A.6.a.] - Increased the period of coverage to up to 180 days after you acquire the property or begin construction of that part of the building that would qualify as covered property provided the policy does not expire before this period is over.

Newly Acquired Property-Business Income Coverage Extension [A.6.b.] - Extends the insurance that applies to Business Income Additional Coverage to apply to property at any premises you newly acquire, other than temporary premises such as fairs or exhibitions whether attended regularly or not, up to \$100,000 and until the earlier of policy expiration or 180 days after you acquire the property.

Outdoor Trees, Shrubs, Plants and Lawns Coverage Extension [A.6.d.] - Increased the base limit for this coverage (which includes the removal of debris) to \$10,000 per occurrence and \$2,500 per any one tree, shrub or plant.

Personal Effects Coverage Extension [A.6.f.] - Revised so that theft is not excluded.

Valuable Papers And Records Coverage Extension [A.6.g.] - The limit applicable to Valuable Papers And Records not at the described premises is increased to \$25,000.

Accounts Receivable Coverage Extension [A.6.h.] - The limit applicable to Accounts Receivable not at the described premises is increased to \$25,000.

Salespersons Samples Coverage Extension [A.6.i.] - Business Personal Property coverage is extended to apply to salespersons' samples while away from the described premises for up to \$10,000 in any one occurrence.

Business Income and Extra Expense-Increased Period of Restoration Due to Ordinance or Law Coverage Extension [A.6.j.] - This extends Business Income and Extra Expense to include the amount of actual and necessary loss you sustain during the period of restoration of operations caused by or resulting from the enforcement of, or compliance with, any ordinance or law. There is no waiting period.

Electronic Data Coverage Extension [A.6.l.] - If your expiring policy included limits of up to \$100,000 but not in a multiple of \$5,000, the limit is increased to the next highest multiple of \$5,000.

Interruption of Computer Operations Coverage Extension [A.6.m.] - Revised so that the limit of insurance for this coverage is in addition to the Limits of Insurance.

Water Exclusion [B.1.g.] - Revised to provide that if covered electrical equipment requires drying out because of an excluded loss, we will pay for the direct expenses of such drying out subject to the applicable Limit of Insurance and Deductible for Building or Business Personal Property.

Dishonesty Exclusion [B.2.f.] - With respect to others to whom the property may be entrusted (e.g. a category that could include tenants and bailees), the exclusion is narrowed to apply only to theft. The current exception to the exclusion generally concerning acts of destruction is revised to extend its applicability to authorized representatives.

Collapse Exclusion [B.2.i.] - Revised to provide that this exclusion does not apply to collapse caused by one or more of the following: 1) specified causes of loss; 2) breakage of building glass; 3) weight of rain that collects on a roof; or, 3) weight of people or personal property.

Business Personal Property Limit-Automatic Increase [C.6.] - Broadened to include a Business Personal Property Limit - Automatic Increase provision which provides that the Limit of Insurance for Business Personal Property will automatically increase by the annual percentage shown in the Declarations.

Loss Payment-Property Loss Condition [E.5.] - The provision granting replacement cost coverage regardless of whether the actual repair or replacement is complete has been revised to apply if the cost of repair or replacement is \$5,000 or less.

Employee Dishonesty Optional Coverage [G.1.] - If the limits on the expiring policy are \$50,000 or \$100,000 then each are increased by \$10,000. This coverage is also revised to include: 1) the legal obligation you have because of the theft or unauthorized use of your business credit, debit or charge cards issued to you or registered in your name or the name of your business; 2) loss resulting from a fraudulent instruction directing a financial institution to transfer, pay or deliver money or securities from your transfer account; or, 3) loss directly related to the use of any computer to fraudulently cause a transfer of covered property from inside the described premises to a person (other than a messenger) or place outside those premises.

Specified Causes of Loss Definition [H.23.] - Expands 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.

Coverage Clarifications

Covered Property-Buildings [A.1.a.] - Clarified to expressly include permanently installed tanks, including pumps, and outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, mast and towers. Also adds a new provision to expressly include garages, storage buildings, spas, swimming pools, fences, retaining walls or other appurtenant structures usual to your business, 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.

Covered Property-Business Personal Property [A.1.b.] - Clarified to expressly include personal property you own that is used in your business, including but not limited to furniture, fixtures, machinery, equipment and stock. Also clarified to provide that exterior building glass coverage for an insured who is a tenant also includes payment for the necessary repair or replacement of encasing frames, lettering or ornamentation that is part of the exterior glass.

Property Not Covered [A.2.] - Clarified that Money and Securities are not Covered Property except as provided in the Money and Securities Additional Coverage and the Computer Fraud And Funds Transfer Fraud Additional Coverage.

Covered Causes of Loss [A.3.] - Clarified that direct physical loss is not covered if the loss is limited or excluded in the Property Loss Conditions or the Property General Conditions.

Increased Cost Of Construction-Damaged Property Additional Coverage [A.5.m.] - Clarified that this coverage applies for a building of like kind and quality and of the same size and use.

Limited Coverage For Fungi, Wet Rot Or Dry Rot Additional Coverage [A.5.t.] - Clarified coverage by removing references to bacteria.

Building Property of Others Additional Coverage [A.5.u.] - Clarified to state that coverage applies only if there is a written lease or rental agreement.

Electronic Data Coverage Extension [A.6.l.] - Clarified that this coverage does not apply to losses covered under the Equipment Breakdown Additional Coverage.

Interruption of Computer Operations Coverage Extension [A.6.m.] - Clarified that this coverage does not apply to losses covered under the Equipment Breakdown Additional Coverage.

Ordinance Or Law Exclusion [B.1.a.] - Clarified that this exclusion also applies to: 1) compliance with any ordinance or law; and, 2) any ordinance or law requiring the removal or disposal of pollutants.

Earth Movement Exclusion [B.1.b.] - Clarified that earthquake includes tremors and aftershocks and that with respect to volcanic action, all volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Utility Services Exclusion [B.1.e.] - Clarified that this exclusion also applies to the failure to supply communication and water services, and that communication services include, but are not limited to, service relating to internet access or access to any electronic, cellular or satellite network.

Water Exclusion [B.1.g.] - Clarified that this exclusion applies to loss or damage from water that backs up or overflows except as provided under the Back Up Of Sewer Or Drain Water Damage Additional Coverage.

Electrical Apparatus Exclusion [B.2.a.] - Revised to further clarify the scope and application of this exclusion and to note that this exclusion does not apply to the coverage provided under the Equipment Breakdown Additional Coverage.

Steam Apparatus Exclusion [B.2.d.] - Clarified that this exclusion does not apply to losses covered under the Equipment Breakdown Additional Coverage.

Dishonesty Exclusion [B.2.f.] - Clarified that dishonest or criminal acts includes theft and that employees includes temporary or leased employees.

Collapse Exclusion [B.2.i.] - Clarified the scope and meaning of collapse to include any of the following conditions of property or any part of the property: 1) an abrupt falling down or caving in; 2) loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or, 3) any cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion as such condition relates to 1) or 2) above.

Other Types Of Loss Exclusion [B.2.l.] - Clarified that Mechanical Breakdown is excluded except as provided under the Equipment Breakdown Additional Coverages. Also clarified that growth of tree, shrub or plant roots causing physical damage to any underground property, property foundations, roadways, walks, patios or other paved surfaces is excluded. Finally, there is the clarification that if a cause of loss excluded under this provision results in an "accident", we will cover loss or damage caused by that accident.

Errors Or Omissions Exclusion [B.2.m.] - Clarified that this exclusion does not apply to coverage provided under the Employee Dishonesty Optional Coverage.

Installation, Testing, Repair Exclusion [B.2.n.] - Clarified that this exclusion does not apply to coverage provided under the Employee Dishonesty Optional Coverage.

Leakage Or Seepage Exclusion [B.2.p.] - Clarified to exclude the constant or repeated seepage or leakage of steam. Also clarified to specify that the exclusion applies to seepage or leakage of water or steam from any: 1) heating, air conditioning or refrigerating system; 2) domestic appliance; or, 3) plumbing system, including from or around any shower stall or other shower bath installation, bathtub or other plumbing fixture.

Loss Or Damage To Products Additional Exclusion [B.4.] - Clarified that we will not pay for loss or damage to any merchandise, goods or other product caused by or resulting from error or omission by any person or entity (including those having possession under an arrangement where work or a portion of the work is outsourced) in any stage of the development, production or use of the product, including planning, testing, processing, packaging, installation, maintenance or repair. This exclusion applies to any effect that compromises the form, substance or quality of the product. But if such error or omission results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

Business Income And Extra Expense Exclusions [B.5.] - Clarified to add that the exception to the suspension, lapse or cancellation of any license, lease or contract exclusion also applies to any extension of the period of restoration in accordance with the terms of the Extended Business Income Additional Coverage.

Appraisal-Property Loss Condition [E.2.] - Clarified language to specify that in the event an appraisal of the loss is requested by either party, each party will select a competent and impartial appraiser and notify

the other party of the name of their appraiser within 20 days after receipt of the request for an appraisal. Also clarified that the appraisers will state separately the value of property and the amount of loss.

Duties In The Event Of Loss Or Damage-Property Loss Condition [E.3.] - Clarified that the damaged property should be, if feasible, set aside in the best possible order for examination and you must also give us a detailed description of each item. Also clarified that if we request to examine your books and records then that request can include your financial records and tax returns. We may also examine your employees under oath, and that at our option and expense, any examination under oath may be video or audio taped as well as being recorded by stenographic record. If a written transcript of the testimony is prepared, then at our request your answers under oath must be signed under penalty of perjury.

Loss Payment-Property Loss Condition [E.5.] - This Condition has been clarified as follows:

- 1) Our obligation to notify you of our intentions within 30 days after receipt of your proof of loss is subject to your compliance with all provisions of the Duties In The Event Of Loss Or Damage Property Loss Condition.
- 2) We will determine the value of "money" at its face value and in general circulation.
- 3) We will determine the value of "stock" you have sold but not delivered at your selling price less expenses you otherwise would have had.
- 4) The amount of a "business income" loss under the Business Income and Extra Expense Coverage will be determined based on: a) the net income of your business before the direct physical loss or damage occurred; b) the likely net income of your business if no physical loss or damage occurred, but not including any likely increase in net income attributable to an increase in the volume of business as a result of favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses; c) the operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and, d) other relevant sources of information, including financial records and accounting procedures, bills, invoices and other vouchers, deeds, liens and contracts.
- 5) We will determine the amount of "extra expense" under the Business Income and Extra Expense Coverage based on: a) all expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage occurred; and, b) all necessary expenses that reduce the business income loss that otherwise would have been incurred; minus the sum of the remaining salvage value of any property bought for temporary use during the period of restoration, once operations are resumed, and any extra expense that is paid for by other insurance.
- 6) We settle covered losses involving a party wall, which is a wall that that separates and is common to adjoining buildings that are owned by different parties, by paying a proportion of the loss to the party wall based on your interest in the wall in proportion to the interest of the owner of the adjoining building. However, if you elect to repair or replace your building and the owner of the adjoining building elects not to repair or replace that building, we will pay you the full value of the loss to the party wall, subject to all applicable policy provisions including Limits of Insurance and all other provisions of this Loss Payment Property Loss Condition. Also, our payment under this provision does not alter any right of subrogation we may have against any entity, including the owner or insurer of the adjoining building, and does not alter the terms of the Transfer Of Rights Of Recovery Against Others To Us Condition in this policy.

Recovered Property-Property Loss Condition [E.6.] - Clarified that if, at the time of loss, the amount of loss or damage to your property exceeded our Limit of Insurance and your property in excess of the Limit of Insurance was turned over to us, you retain your rights to recovery on such uninsured property and we will return to you a portion of any recovery on that property based upon the proportion of the loss in excess of our Limit of Insurance bears to the total loss.

Vacancy-Property Loss Conditions [E.8.] - Clarified that we will not pay for water damage, including damage that is caused by or resulting from freezing, if the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs.

Employee Dishonesty Optional Coverage [G.1.] - Clarified that this coverage does not apply to any loss or damage resulting from any dishonest or criminal act that any officer of a closely held corporation commits whether acting alone or in collusion with other persons.

Business Income Definition [H.3.] - Clarified that the continuing normal expenses incurred must also be necessary.

Dependent Property Definition [H.7.] - Clarified that while dependent property includes property owned by others upon whom you depend to attract customers, it does not include firms in the business of promoting or advertising your business. It also does not mean any property owned or operated by others on whom you depend on to provide: 1) internet services; 2) web hosting services; 3) internet hosting

services; 4) space on any server, computer, computer system, or other similar equipment; 5) web pages; 6) social media or networking services; or, 7) similar services.

Hazardous Substances Definition [H.12.] - Clarified hazardous substances to mean any substance other than ammonia that has been declared to be hazardous to health by a governmental agency.

Pollutants Definition [H.20.] - Clarified this definition to include petroleum products and their derivatives. Also clarified that any of the listed irritants or contaminants are pollutants whether or not they have any function in your business, operations, premises, sites or locations. Further, waste includes livestock, poultry or other animal excrement.

Reductions in Coverage

Covered Property-Buildings [A.1.a.] - Revised to mean described buildings and structures at the described premises.

Covered Property-Business Personal Property [A.1.b.] - Revised to add that you must be contractually obligated to repair or replace exterior building glass for coverage to apply to it. Also revised so that a deductible applies to coverage provided for exterior building glass.

Property Not Covered [A.2.] - Revised to expressly include: 1) water that is natural, metered water that is purchased from a utility company or other supplier, water that is located within a swimming pool, and/or bulk containerized water which is utilized for a fire suppression system but not including containerized water that is stock; 2) specifically described property that is covered elsewhere; and 3) grain, hay, straw or other crops while in the open.

Limitations [A.4.] - Revised to expressly state that this policy does not cover loss or damage to fences, spas, outdoor swimming pools and related equipment, retaining walls, pavements, bulkheads, pillars, wharves or docks caused by freezing or thawing, impact of watercraft, or by the pressure or weight of snow, sleet, ice or water whether driven by wind or not. Further revised the limitation for loss or damage caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, so that it also applies to personal property in the building or structure.

Debris Removal Additional Coverage [A.5.a.] - Revised to expressly state there is no coverage for costs to remove deposits of mud or earth from the grounds of the described premises, nor to extract pollutants from covered property.

Fire Extinguisher Recharge Additional Coverage [A.5.d.] - Revised to limit coverage to only the recharging of portable fire extinguishers when used to combat a covered fire.

Water Damage, Other Liquids, Powder Or Molten Material Damage Additional Coverage [A.5.f.] - Revised to exclude coverage if the system or appliance from which the water or other substance escapes is located off the described premises.

Pollutant Clean Up And Removal Additional Coverage [A.5.i.] - Revised to expressly state that this coverage does not apply to any penalties or assessments that may be charged against you due to any statute, regulation or ordinance.

Civil Authority Additional Coverage [A.5.j.] - Revised to add, as a prerequisite for coverage, that access to the area immediately surrounding the damaged property is prohibited by the civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property. Also, the action of civil authority must be taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action must be taken by the civil authority to enable unimpeded access to the damaged property.

Money Orders And Counterfeit Money Additional Coverage [A.5.k.] - Revised to reduce the limit for this coverage to \$5,000.

Forgery And Alteration Additional Coverage [A.5.l.] - Revised to state that all losses caused by one or more persons; or involving a single act or series of related acts is considered to be one occurrence.

Arson Reward for Conviction Additional Coverage [A.5.o.] - Revised to reduce the limit for this coverage to \$10,000 or 10% of the insured fire loss, whichever is less. Also revised so that this coverage only applies to arson.

Money And Securities Additional Coverage [A.5.p.] - If the expiring policy included Inside or Outside limits of greater than \$100,000, those limits are reduced to \$100,000. This coverage has also been revised to: 1) exclude loss from an unattended vehicle; 2) exclude any loss or damage 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; 3) require a direct route between covered premises for

in-transit coverage to apply; and, 4) specify that we will not pay for loss that is covered under the Unauthorized Business Card Use or Computer Fraud And Funds Transfer Fraud Additional Coverages.

Back Up Of Sewer Or Drain Water Damage Additional Coverage [A.5.r.] - If the expiring policy included a Water Backup or Sump Overflow limit of more than \$100,000, then this limit is reduced to \$100,000 (per building). Also, this coverage has been revised so that a \$100,000 aggregate limit applies.

Computer Fraud And Funds Transfer Fraud Additional Coverage [A.5.w.] - Revised to add an exclusion specifying there is no coverage for loss or damage 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.

Outdoor Signs Coverage Extension [A.6.e.] - Unless a higher limit is selected by you, the limit for Outdoor Signs (other than signs attached to buildings) including the removal of debris is \$2,500.

Personal Effects Coverage Extension [A.6.f.] - The limit for this coverage is reduced to \$10,000 per occurrence and \$2,500 for any one individual. Also, this coverage has been revised so that it does not apply to money & securities and property in transit or away from described premises.

Electronic Data Coverage Extension [A.6.l.] - If your expiring policy included a limit of greater than \$100,000, it is reduced to \$100,000.

Interruption of Computer Operations Coverage Extension [A.6.m.] - If your expiring policy included a limit of more than \$100,000, it is reduced to \$100,000.

Earth Movement Exclusion [B.1.b.] - Revised this exclusion to expand it to apply regardless of whether the loss is: 1) caused by an act of nature; or, 2) otherwise caused, such as by road construction or the use of tools such as jackhammers which cause ground vibrations in close proximity to your buildings.

Utility Services Exclusion [B.1.e.] - Revised to also exclude loss or damage caused by a surge of power if the surge would not have occurred but for an event causing a failure of power.

Water Exclusion [B.1.g.] - Revised to also exclude coverage for: 1) water that backs up or overflows or is otherwise discharged from a sewer, drain pipe, sump, sump pump or related equipment; or, 2) water that overflows from any plumbing fixture because the water is unable to enter into an attached drain pipe, or water that is unable to enter into a drain pipe through any interior or exterior drain, drain strainer, catch basin, roof drain, scupper, or similar device designed to channel water from a plumbing fixture, roof, floor or other surface area.

Business Personal Property Limit-Seasonal Increase [C.7] - If your expiring policy included a seasonal increase of 40% or 50%, the percentage is reduced to 25%.

Deductibles [D.] - If your expiring policy included a \$250 Property Deductible, it is increased to at least \$500. Coverage has been further revised so that: 1) a \$250 per occurrence deductible applies to any loss or damage to the exterior building glass; and, 2) the Property Deductible now also applies to: Accounts Receivable, Money and Securities, Valuable Papers, Outdoor Signs, Glass and Employee Dishonesty.

Loss Payment-Property Loss Condition [E.5.] - Revised to state that the value of the following property will be determined at Actual Cash Value instead of market value: 1) used or secondhand merchandise held in storage or for sale; 2) manuscripts; and, 3) works of art, antiques or rare articles.

Control Of Property-Property General Conditions [F.1.] - Revised to add a condition that a breach of the Concealment, Misrepresentation Or Fraud Common Policy Condition at any location will constitute a policy wide breach.

Employee Dishonesty Optional Coverage [G.1.] - Revised to state that this coverage does not extend to Property Managers.

Money Definition [H.15.] - Revised to include currency, coins and banknotes whether or not in current use.

Securities Definition [H.22.] - Revised to specifically not include lottery tickets held for sale.

Premier Businessowners Liability Coverage Form, PB0006:

Broadenings in Coverage

Electronic Data Exclusion [I.A.2.y.] - Revised this exclusion to expressly not apply to bodily injury.

Tenants Property Damage Legal Liability [I.A.3.] - If your expiring policy included Damage To Premises Rented To You - Broadened Coverage with a limit of less than \$300,000, the Tenants Property Damage Legal Liability limit is increased to \$300,000.

Who Is An Insured [II.1.] - Revised to state that if you are a trust, you are an insured and your trustee or co-trustees are also insureds, but only with respect to their duties as a trustee in connection with your property, operations and activities.

Who Is An Insured-Automatic Additional Insureds [II.5.] - Revised to state that the following persons or organizations are automatic Additional Insureds under your liability coverage when you and such person or organization have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy providing general liability coverage. This Additional Insured coverage is provided for the insured's on-going operations only and it only applies to the extent permitted by law and will not be broader than that which you are required to provide by the contract or agreement with the following entities:

- Co-owners Of Insured Premises
- Controlling Interest
- Grantor Of Franchise Or License
- Lessors Of Leased Equipment
- Managers Or Lessors Of Leased Premises
- Mortgagee, Assignee Or Receiver
- Owners Or Other Interest From Whom Land Has Been Leased
- State Or Political Subdivisions - Permits Relating To Premises

Who Is An Insured-Automatic Additional Insureds-Managers Or Lessors Of Leased Premise [II.5.e.] - Revised to provide that there is: 1) no exclusion for an occurrence which begins before the written contract is executed by all parties; 2) no requirement for liability to be caused, in whole or in part, by acts or omissions of you or those acting on behalf of you; 3) no requirement that the Additional Insured is legally liable under tort law principles; 4) no provision that the Additional Insured is covered only for such sums that the Additional Insured is legally obligated to pay as damages under tort law principles; and, 5) no provision that the limits of insurance are those set forth in the Declarations or those specified in the written lease agreement or other written contract, whichever is less.

General Aggregate Limit of Insurance [III.2.] - Revised so that this limit automatically applies separately to each of your described premises.

Each Occurrence Limit of Insurance [III.5.] - If the Each Occurrence limit on your expiring policy is \$300,000, \$500,000 or \$1,000,000 with an aggregate multiplier of three times, then the Each Occurrence limit is increased to \$500,000, \$1,000,000 or \$2,000,000 respectively.

Property Damage Deductible [III.9.] - If a Per Claim Property Damage Liability Deductible is included on your expiring policy, it is changed to a Per Occurrence Property Damage Liability Deductible. If a Property Damage Deductible of \$5,000 applied on your expiring policy, it is reduced to \$2,500 Per Occurrence.

Coverage Clarifications

Liquor Liability Exclusion [I.A.2.c.] - Clarified the language of this exclusion so that permitting a person to bring alcoholic beverages on your premises for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

Bodily Injury To Any Insured Exclusion [I.A.2.p.] - Clarified that coverage does not apply to bodily injury to: 1) any insured, except volunteer workers; or 2) any insured whenever the ultimate benefits of any indemnification will accrue directly or indirectly to any insured or the heirs of any insured.

Professional Services Exclusion [I.A.2.v.] [I.B.2.v.] - Clarified the application of these exclusions to also apply to professional treatment, advice or instruction and to further specify that these exclusions apply even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured, if the occurrence or offense which caused the bodily injury, property damage, or personal injury and advertising injury involved the rendering or failure to render of any professional service. In addition, these exclusions are further clarified by specifically adding the following excluded activities: 1) insurance, real estate, financial, advertising or consulting service, advice or instruction; 2) architectural service, advice or instruction; 3) psychiatric, chiropractic, chiropody, physiotherapy, osteopathy, acupuncture, or any other health service, treatment, advice or instruction; 4) any psychological therapy or any other counseling or mental health service, treatment, advice or instruction; 5) cosmetology, tansorial, tattooing, tanning or massage; 6) ear piercing service, treatment, advice or instruction; 7) advice or instruction in the practice of pharmacy; and, 8) electronic data processing, computer consulting or computer programming services, advice or instruction.

Recording And Distribution Of Material Or Information In Violation Of Law Exclusion [I.A.2.x.] [I.B.2.p.] - Clarified to also exclude coverage for any federal, state or local statute, ordinance or regulation, other

than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Electronic Data Exclusion [I.A.2.y.] - Clarified to add that the term computer programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it and which enable the computer or device to receive, process, store, retrieve or send data.

Supplementary Payments-Coverages A And B [I.D.] - Clarified to specify that court costs taxed against the insured in a suit do not include attorneys' fees or attorneys' expenses taxed against the insured.

Mobile Equipment Definition [V.13.] - Clarified to include motorized golf carts, snowmobiles and other land vehicles designed for recreational use.

Reductions in Coverage

Expected Or Intended Injury Exclusion [I.A.2.a.] - Added language to expand this exclusion so that it applies even if the resulting bodily injury or property damage: 1) is of a different kind, quality or degree than initially expected or intended; or, 2) is sustained by a different person, entity, real property, or personal property than that initially expected or intended.

Liquor Liability Exclusion [I.A.2.c.] - Added language to expand this exclusion so that it applies even if a claim alleges negligence or other wrongdoing in: 1) the supervision, hiring, employment, training or monitoring of others by an insured; or, 2) providing or failing to provide transportation with respect to any person that may be under the influence of alcohol. Also added language to state that this exclusion also applies if you: 1) serve or furnish alcoholic beverages for a charge whether or not such activity requires a license or is for the purpose of financial gain or livelihood; or, 2) serve or furnish alcoholic beverages without a charge if a license is required for such activity.

Laws Exclusion [I.A.2.d.] [I.B.2.q.] - Added language to expand this exclusion so that coverage also does not apply to any liability arising out of: 1) any federal, state, county, municipal or local law, ordinance, order, directive or regulation barring discrimination, including but not limited to those based on race, color, national origin, ancestry, citizenship, gender, sexual orientation, marital status, parenthood, religion or religious belief, age, economic status, income, medical condition, pregnancy, or mental or physical disability; 2) the Migrant and Seasonal Agricultural Worker Protection Act; 3) any state, federal or governmental antitrust statute or regulation, including but not limited to the Racketeer Influenced and Corrupt Organizations Act (RICO), the Securities Act of 1933, the Securities Exchange Act of 1934, or any state Blue Sky law; 4) the Employees' Retirement Income Security Act (E.R.I.S.A.) of 1974; or, 5) any other similar statutes, ordinances, orders, directives or regulations.

Abuse or Molestation Exclusion [I.A.2.r.] [I.B.2.r.] - Exclusionary language is included in the liability coverage form and applies to the extent permitted by state regulation.

Asbestos, Electromagnetic, Lead or Radon Exclusion [I.A.2.s.] [I.B.2.t.] - Exclusionary language is included in the liability coverage form and applies to the extent permitted by state regulation.

Fiduciary Responsibility Exclusion [I.A.2.u.] [I.B.2.u.] - Added this exclusion to preclude coverage for bodily injury, property damage and personal and adverting injury arising out of the ownership, maintenance or use, including all related operations, of property in relation to which you or any insured is acting in any fiduciary or representative capacity. This exclusion does not apply if you are a trust.

Professional Services Exclusion [I.A.2.v.] [I.B.2.v.] - Incidental Medical Malpractice Liability coverage is no longer provided.

Testing, Evaluation or Consulting Exclusion [I.A.2.w.] [I.B.2.w.] - Added this exclusion to preclude coverage for bodily injury, property damage and personal and advertising injury arising out of: 1) an error, omission, defect or deficiency in any test performed, or any evaluation, consultation or advice given by or on behalf of you or any insured, or in experimental data or the insured's interpretation of that data; or, 2) the reporting of or reliance upon any such test, evaluation, consultation or advice.

Recording And Distribution Of Material Or Information In Violation Of Law Exclusion [I.A.2.x.] [I.B.2.p.] - Expanded this exclusion to preclude coverage for any violation of the Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA).

Silica, Silica-Related Dust or Talc Exclusion [I.A.2.z.] [I.B.2.x.] - Exclusionary language is included in the liability coverage form and applies to the extent permitted by state regulation.

Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability Exclusion [I.A.2.aa.] [I.B.2.y.] - Exclusionary language is included in the liability coverage form and applies to the extent permitted by state regulation.

Fungi Or Bacteria Exclusion [I.A.2.ab] [I.B.2.z.] - Expanded this exclusion to preclude coverage for any injury which would not have occurred but for the failure to warn or to disclose the presence of fungi or bacteria.

Criminal Act Exclusion [I.B.2.d.] - Revised to also preclude personal and advertising injury coverage for criminal acts committed by another for which any insured is held to be vicariously liable.

Who Is An Insured [II.2.a.] - Added language stating that volunteer workers are not an insured under Liability - Who Is An Insured for bodily injury, personal injury and advertising injury to the spouse, child, parent, brother or sister of that volunteer worker.

Who Is An Insured-Automatic Additional Insureds-Lessors Of Leased Equipment [II.5.d.] - Added language stating that this coverage does not apply to bodily injury or property damage arising out of, in whole or in part, or results from, in whole or in part, the active negligence of such additional insured.

General Aggregate Limit Of Insurance [III.2.] - If your expiring policy included a Liability and Medical Expense Other Than Products-Completed Operations Aggregate limit of \$6,000,000, it is reduced to \$4,000,000.

Products-Completed Operations Aggregate Limit Of Insurance [III.3.] - If your expiring policy included a Liability and Medical Expense Products-Completed Operations Aggregate limit of \$6,000,000, it is reduced to \$4,000,000.

Property Damage Deductible [III.9.b.] - A Car Wash Property Damage deductible applies if such deductible is shown in the Liability Declarations.

Personal and Advertising Injury Definition [V.15.] - Discrimination or humiliation are no longer included in this definition.

Pollutants Definition [V.16.] - Revised to include petroleum products and their derivatives and to state that all irritants or contaminants listed in the definition are pollutants whether or not they have any function in your business, operations, premises, sites or locations. In addition, waste is expanded to also include livestock, poultry or other animal excrement.

Premier Businessowners Common Policy Conditions, PB0009:

Broadenings in Coverage

Cancellation [A.5.] - Removed the provision outlining that a refund resulting from a policy cancellation may be calculated at less than pro rata and revised it to state that refunds will be calculated on a pro rata basis regardless of who initiates the cancellation.

Liberalization [G.] - Increased to 60 days.

Coverage Clarifications

Examination Of Your Books And Records [D.] - Clarified that we may also examine and audit your books and records as they relate to any claim arising under this policy.

Transfer Of Rights Of Recovery Against Others To Us [K.1.] - Clarified language to state that after a loss to Covered Property, you may waive your rights to recover against a tenant but only with our written consent.

Reductions in Coverage

Concealment, Misrepresentation Or Fraud [C.] - Expanded the scope of this condition by amending language to state: 1) this policy is also void in its entirety in any case of fraud, at any time, by you or your representative as it relates to this policy; 2) this policy is also void if you, your authorized representative or any other insured, at any time, conceal or misrepresent any material fact, or violate any material warranty, concerning this policy, including your application for this policy; and, 3) we also have the right to rescind this policy based upon any other grounds provided by law.

Premier Businessowners Optional Coverage Forms:

Broadenings in Coverage

NIL7002 Advance Notice Of Cancellation, Nonrenewal Or Coverage Reduction Or Restriction Provided By Us - Revised to add that notice will also be provided if coverage is reduced or restricted except for any reductions in the Limits Of Insurance due to claims payments. It is further revised to state that notice

will be by mail 30 days in advance of any policy cancellation, nonrenewal or coverage reduction or restriction unless a different Number of Days Notice is shown in the Schedule.

PB0404 Hired Auto And Non-owned Auto Liability - Revised the coverage territory for hired auto to extend to anywhere in the world if an auto of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less The insureds responsibility must be determined in a suit in the USA or its territories or possessions, Puerto Rico, Canada or in a settlement we agree to.

PB0415 Spoilage from Power Outage - Revised to provide that perishable stock is subject to replacement cost valuation, however, perishable stock owned by others and in your care, custody or control is not covered for more than the amount for which you are legally liable, plus the cost of labor, materials or services furnished or arranged by you on that property. Also, this coverage extends to property located in vehicles on the described premises.

PB0498 Employee Benefits Liability Coverage - Revised to include: 1) a 365-day automatic basic extended reporting period; 2) newly acquired organizations under the Who Is An Insured provision; and , 3) an optional Supplemental Extended Reporting Period of unlimited duration.

PB0593 Loss Of Rental Value-Landlord As Designated Payee - If your expiring policy limit for this coverage was not an increment of \$10,000, the limit is increased to the next highest increment of \$10,000.

PB0801 Barbers & Beauticians Professional Liability - Revised to provide an aggregate liability limit for this coverage of three times the occurrence limit. Coverage also revised to apply to any services performed: 1) by you as a member of a professional board or committee; 2) in competition or as a demonstration; or, 3) to customers' wigs or hairpieces.

PB0802 Funeral Home Extra Endorsement - Includes Funeral Directors Professional Liability coverage which also provides liability coverage for: 1) service performed by you as a member of a professional board or committee; 2) property damage to dead bodies, cremated remains, containers for such and personal effects of the deceased. The aggregate limit for professional liability is three times the occurrence limit applicable to this coverage.

PB0803 Optical And Hearing Aid Establishments - Revised to provide an aggregate liability limit of three times the occurrence limit for this coverage. This insurance also applies to any other injury arising out of rendering or failure to render professional services.

PB0804 Printers Extra Endorsement - Includes Correction of Work coverage. The deductible for Correction of Work coverage is \$500 which is a broadening in coverage if your expiring deductible was \$1,000.

PB0805 Veterinarians Extra Endorsement - Includes Veterinarians Professional Liability coverage. The aggregate limit for professional liability is three times the occurrence limit applicable to this coverage.

PB1003 Earthquake And Volcanic Eruption - If your expiring policy included a 30%, 35% or 40% Earthquake Deductible, it is reduced to 25%.

PB1079 Flood Coverage - Revised to provide that:1) a Flood limit applies separately to buildings and/or business personal property; 2. if business personal property is covered under Flood, it includes business personal property in the open; and, 3) the Flood Loss Occurrence Limit is the most we will pay for all Flood loss at all premises covered for Flood which arises from a single Flood loss occurrence;

PB1703 Commercial Condominium Unit Owners Optional Coverages - If your expiring policy included Loss Assessment limits of up to \$25,000 but not a multiple of \$5,000, the limit is increased to the next highest multiple of \$5,000. If your expiring policy included Loss Assessment limits of \$25,000 up to \$40,000 but not a multiple of \$10,000, the limit is increased to the next highest multiple of \$10,000. Also, revised so that the loss assessment need not be made during the policy period for there to be coverage.

PB2000 Auto Service Plus Endorsement - Under Employee Portable Tools And Equipment: 1) the \$500 Per Item limit is increased to at least \$1,000 Per Employee; 2) the Each Location limit is converted to a corresponding Per Occurrence limit which may be an increase depending upon the expiring limit; and, 3) a \$500 deductible applies. Also, Transit Pollutant Clean Up and Removal coverage is added with a \$25,000 aggregate limit for the reimbursement of expenses incurred to extract pollutants from land or water if the discharge, dispersal, seepage, migration, release or escape of the pollutants is caused by or results from an accident to an auto used in garage operations.

PB2001 Dry Cleaners Extra Endorsement - Revised to provide the following: 1) Customer's Personal Property-Not in Process - \$5,000 Per Item / Actual Loss Sustained Per Occurrence; 2) Furs, Leather, or Garments Trimmed or Lined in Fur or Leather (including trimmed / lined) - \$5,000 Per Item / \$10,000 Per Occurrence; 3) Garments Trimmed with Jewels, Precious Stones or Precious Metals - \$5,000 Per Item / \$10,000 Per Occurrence; 4) Rugs, Carpets, Tapestries, or Other Decorative Wall Hangings - \$5,000 Per Item / \$10,000 Per Occurrence; 5) Customer's Personal Property-In Process - \$ 5,000 Per

Item / \$25,000 Per Occurrence; and 6) a \$1,000 deductible applies to Customer's Personal Property-In Process while the Business Personal Property deductible applies to the other coverages under this endorsement.

PB2002 Food Service PLUS Endorsement - Includes coverage for: 1) Credit Card Forgery; 2) Credit Card Slip Theft, Disappearance or Destruction; 3) Automatic Extinguishing System Protecting Cooking Equipment; 4) Food Contamination; 5) Spoilage From Power Outage; and, 6) Brands and Labels

PB2098 Businessowners Advantage-With Limited Employee Dishonesty Coverage

- Utility Services Additional Coverage (Including Business Income) - This property coverage includes loss arising from direct damage to utility services including overhead communication and/or power transmission lines. The period of restoration waiting period for indirect damage coverage is 12 hours.
- Utility Services Deductible -The deductible applicable Utility Services direct loss or damage is \$1,000.
- Advantage Blanket Additional Limit of Insurance - The most we will pay per building as additional property insurance in any one occurrence for the sum of all loss or damage covered under Debris Removal, Forgery And Alteration, Back Up Of Sewer Or Drain Water Damage, Valuable Papers and Record, Accounts Receivable and Utility Services is the ADVANTAGE Blanket Additional Limit of Insurance shown in the Declarations.
- Supplementary Payments-Coverages A And B - Under liability coverage, we will pay, with respect to any claim we investigate or settle, or any suit against an insured we defend, up to \$2,500 for cost of bail bonds and up to \$500 per day for actual loss of earning because of time off from work.
- Knowledge Of Occurrence - Included under the Liability Conditions.
- Unintentional Failure To Disclose Hazards - Included under the Common Conditions.

PB3000 Auto Service Risks-Garage Liability - The requirement under the products-completed operations hazard that property damage must occur away from premises you own or rent does not apply to those premises where you conduct garage operations.

PB3002 Garagekeepers Coverage - Revised so that the limit for this coverage is at least \$50,000. If any of the following limits apply on an expiring policy, each such limit will be increased on the renewal policy as indicated: 1) \$180,000 to \$200,000; 2) \$225,000 to \$300,000; 3) \$375,000 to \$400,000; 4) \$450,000 to \$500,000; and, 5) \$750,000 to \$800,000. Further, Comprehensive and Collision coverage is extended to apply to incidental watercraft while onshore on premises where you conduct garage operations. Also, Loss To Customers' Personal Property is also included up to \$10,000.

PB3004 Auto Service Risks-Broadened Garage Liability (Completed Operations-Defective Products And Faulty Work) - The requirement under the product-completed operations hazard that property damage must occur away from premises you own or rent does not apply to those premises where you conduct garage operations.

PB4100 Directors And Officers Liability (Cooperatives Or Condominiums) - Revised to include that: 1) defense costs are in addition to the limit for damages; 2) a 60-day automatic Basic Extended Reporting Period applies; 3) there's a choice of a 1, 2 or 3-year duration under the Supplemental Extended Reporting Period option which must be requested within 60 days; and, 4) no deductible applies. In addition, if the expiring Per Wrongful Act limit was \$300,000, it will be increased to \$500,000.

PB4151 Directors And Officers Liability (Cooperatives Or Condominiums) With Non-Monetary Relief - Revised to include that: 1) defense costs are in addition to the limit for damages; 2) a 60-day automatic Basic Extended Reporting Period applies; 3) there is a choice of a 1, 2 or 3-year duration under the Supplemental Extended Reporting Period option which must be requested within 60 days; and, 4) no deductible applies. In addition, if the expiring Per Wrongful Act limit was \$300,000, it will be increased to \$500,000.

PB4202 Optometrists Professional Liability - Revised to include coverage for the professional services of an optician. The aggregate limit for professional liability is three times the occurrence limit applicable to this coverage.

PB5102 Additional Coverage-False Pretense - Revised to expand this coverage to apply to all covered Business Personal Property; not just bicycles. Also, no deductible applies to this coverage.

PB5103 Additional Coverage-Vehicle Damage To Leased Property - If your expiring policy included Damage To Leased Property with a limit less than \$25,000, the limit is increased to \$25,000. The limit for this coverage is in addition to the Limits of Insurance.

PB5301 Increased Limits- Business Personal Property Away From Premises - If the following limits for this coverage applied on your expiring policy, they will be replaced by the corresponding Away From Premises / In-Transit limits as indicated below:

- \$25,000 to \$65,000 / \$40,000
- \$50,000 to \$65,000 / \$40,000

- \$75,000 to \$75,000 / \$75,000
- \$100,000 to \$100,000 / \$75,000

PB5302 Florists Holiday Coverage - If your business is that of a retail Florist, the Business Personal Property Limit Seasonal Increase for select holidays is 33%.

PB5440 Deductible-Windstorm Or Hail Causes Of Loss - Revises the deductible to apply per occurrence.

PB5805 / PB5806 Data Compromise - If your expiring policy included Data Compromise Response Expense coverage but not Data Compromise Defense and Liability coverage, then Defense and Liability coverage is included on your renewal policy.

PB5807 / PB5808 / PB5908 CyberOne - If your expiring policy included a CyberOne - Network Security Liability limit of \$50,000, it is increased to \$100,000.

PB6072 Amendment To Other Insurance Clause For Additional Insured-Primary And Non-Contributory When Required In A Written Agreement Or Contract With You - Provides that if for injury or loss we cover, there is other valid and collectible insurance available to any additional insured under another policy and you agreed in writing that this insurance is primary then this insurance is primary. If other insurance is also primary, we will share with all that other insurance. The coverage afforded by us is non-contributory with the additional insured's own insurance.

PB6303 Liquor Liability Coverage - This endorsement specifies that coverage is granted by way of deleting the Liquor Liability Exclusion. Also, the policy liability limits of insurance apply which is a broadening of coverage if the expiring policy provided separate limits for liquor liability.

PB6306 Car Wash-Damage To Customers Autos - With respect to those premises where car wash operations are conducted, property damage liability applies to an auto temporarily in your care, custody or control or for your faulty work subject to a \$500 per claim deductible (or another deductible amount as shown on the Liability Declarations).

PB6307 Pollution Liability Amendment-Customer Fueling - This coverage is subject to the Liability and Medical Expense Occurrence and Aggregate limits of liability.

Coverage Clarifications

PB0312 Percentage Deductible-Windstorm And Hail - Clarifies that the deductible is the greater of the percentage deductible applied to the limit of insurance or the deductible amount shown in the Declarations, whichever is greater. Also, the limits to be used in calculating the deductible are the limit(s) shown on the Declarations or, if applicable, described in the Additional Coverage, Coverage Extensions, or other endorsements providing coverage not otherwise provided. If blanket coverage is applicable to the buildings, structures and/or business personal property, the limit(s) to be used is that shown in the most recent Statement of Values on file with the insurer.

PB0404 Hired Auto And Non-Owned Auto Liability - Clarifies that any lessor or any agent or employee of such lessor is not an insured under this endorsement. Also clarifies that if there is other auto liability insurance that applies to loss covered by this endorsement then this insurance is excess over that other insurance.

PB0413 Additional Insured-Engineers, Architects, Or Surveyors - Clarifies that the coverage provided by this endorsement applies only to the extent permitted by law and it will not be broader than the contract or agreement which requires coverage for the additional insured. Further, the most we will pay on behalf of the additional insured is the amount of insurance required by the contract or agreement or the amount available under the applicable Limits Of Insurance shown on the Declarations, whichever is less. This coverage does not increase the applicable Limits Of Insurance shown on the Declarations.

PB0447 Additional Insured-Vendors - Clarifies that the coverage provided by this endorsement applies only to the extent permitted by law and it will not be broader than the contract or agreement which requires coverage for the additional insured. Further, the most we will pay on behalf of the additional insured is the amount of insurance required by the contract or agreement or the amount available under the applicable Limits Of Insurance shown on the Declarations, whichever is less. This coverage does not increase the applicable Limits Of Insurance shown on the Declarations.

PB0448 Additional Insured- Designated Person Or Organization - Clarifies that the coverage provided by this endorsement applies only to the extent permitted by law and it will not be broader than the contract or agreement which requires coverage for the additional insured. Further, the most we will pay on behalf of the additional insured is the amount of insurance required by the contract or agreement or the amount available under the applicable Limits Of Insurance shown on the Declarations, whichever is less. This coverage does not increase the applicable Limits Of Insurance shown on the Declarations.

PB0593 Loss Of Rental Value-Landlord As Designated Payee - Clarifies that Business Income is extended to encompass the loss of Rental Value which includes Net Income that would have been

earned as rental income from tenant occupancy and the amount of continuing normal operating expenses which are the legal obligation of the tenant. Further, the coverage provided under this endorsement is included within and will not increase the amount otherwise payable under Business Income and it does not apply to any Optional Coverages.

PB0801 Barbers & Beauticians Professional Liability - Clarifies that all the applicable exclusions apply even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured. In addition: 1) any barber, beautician or manicurist under contract to provide services for you is also an insured; 2) any act or omission, together with all related acts or omissions, in the furnishing of professional services to any one person is deemed to constitute an occurrence; and, 3) neither the liability each occurrence nor aggregate limits apply to damages covered under this endorsement.

PB0802 Funeral Home Extra Endorsement - Clarifies that: 1) all applicable professional liability exclusions apply even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured; 2) any act or omission, together with all related acts or omissions, in the furnishing of professional services to any one person is deemed to constitute an occurrence; and, 3) neither the liability each occurrence nor aggregate limits apply to damages covered under this endorsement.

PB0803 Optical And Hearing Aid Establishments - Clarifies that: 1) all applicable professional liability exclusions apply even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured; 2) any act or omission, together with all related acts or omissions, in the furnishing of professional services to any one person is deemed to constitute an occurrence; and, 3) neither the liability each occurrence nor aggregate limits apply to damages covered under this endorsement.

PB0804 Printers Extra Endorsement - Clarified to state that neither the liability each occurrence nor aggregate limits apply to damages covered under this endorsement.

PB0805 Veterinarians Extra Endorsement - Clarifies that: 1) all applicable professional liability exclusions apply even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured; 2) any act or omission, together with all related acts or omissions, in the furnishing of professional services to any one person is deemed to constitute an occurrence; and, 3) neither the liability each occurrence nor aggregate limits apply to damages covered under this endorsement.

PB1003 Earthquake And Volcanic Eruption - Clarified to state that Collapse Additional Coverage does not apply to coverage provided under this endorsement and that this endorsement includes coverage for collapse caused by Earthquake or Volcanic Eruption.

PB1478 Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties) - Clarifies the intent to not pay for loss or damage to the described premises which is 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).

PB2000 Auto Service Plus Endorsement - Under Employee Portable Tools And Equipment, coverage includes containers, spare parts and accessories.

PB3002 Garagekeepers Coverage - Clarified to state that coverage also applies to transporting or towing customers autos in your garage operations and loss includes any resulting loss of use.

PB4100 Directors And Officers Liability (Cooperatives Or Condominiums) - Added exclusions to clarify coverage applicability.

PB4151 Directors And Officers Liability (Cooperatives Or Condominiums) With Non-Monetary Relief - Added exclusions to clarify coverage applicability.

PB4202 Optometrists Professional Liability - Clarified to state that professional services include advice, treatment, instruction, preparation, fitting, demonstration or distribution of ophthalmic lenses and similar products but coverage does not apply to the professional activities of any ophthalmologist or other physician. Also, all applicable professional liability exclusions apply even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured.

PB5403 Replacement Cost Extension-Building - Clarified so that you must report to us the additional 100% replacement cost within 30 days of completion of the construction of any additions, improvements or enlargements you make to the covered building.

PB5800 Scheduled Property Floater - If your expiring policy included Fine Arts Coverage, Miscellaneous Property Coverage or Customers Property Coverage (not written for Dry Cleaning operations), such coverage will be re-written to this Scheduled Property Floater.

PB6305 Stop Gap-Employers Liability Coverage Endorsement - The limit for this coverage is \$1,000,000 Bodily Injury By Accident - Each Accident / \$1,000,000 Bodily Injury By Disease - Each Employee / \$1,000,000 Bodily Injury By Disease - Aggregate. This is a broadening if the limits for this coverage on your expiring policy are less than these amounts.

Reductions in Coverage

Blanket Insurance - If your expiring policy included Blanket Insurance on Buildings and Business Personal Property combined, such combination will not be afforded on your renewal policy. Blanket coverage can only be written separately for Buildings and / or Business Personal Property and all premises listed on the Declarations are subject to the applicable Building and/or Business Personal Property blanket limits of insurance.

PB0404 Hired Auto And Non-Owned Auto Liability - Coverage extends to non-owned autos, however, coverage is revised so that any employee of yours is not an insured under the Who Is An Insured provision of this endorsement. Also, aggregate liability limits apply to the coverage afforded under this endorsement which is a reduction in coverage if you conduct garage operations.

PB0415 Spoilage from Power Outage - Revised so that Business Income and Extra Expense as a result of spoilage from power outage is not covered. The Ordinance Or Law, Utility Service, Fungi, Wet Rot Or Dry Rot and Virus Or Bacteria property exclusions also apply except as modified by this endorsement. Further, the property coverage deductible now applies to this coverage and this is a coverage reduction if the property coverage deductible is greater than \$500.

PB0419 Amendment-Liquor Liability Exclusion-Exception For Scheduled Activities - Added language to broaden the Liquor Liability Exclusion so that it applies even if a claim alleges negligence or other wrongdoing in: 1) the supervision, hiring, employment, training or monitoring of others by an insured; or, 2) providing or failing to provide transportation with respect to any person that may be under the influence of alcohol. The exclusion also applies if you permit any person to bring any alcoholic beverages on your premises, for consumption on your premises, except if such premises are listed in the Schedule of this endorsement.

PB0430 Protective Safeguards - The Fire Protective Safeguards exclusion in this endorsement has been expanded to include that we will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you: 1) knew or should have known of any suspension or impairment in a protective safeguard; or, 2) add or modify any cooking equipment and operate it prior to adding or extending any Fire Suppression System that is required by code to protect it.

PB0448 Additional Insured- Designated Person Or Organization - Revised so that coverage does not apply to: 1) bodily injury or property damage arising out of, in whole or in part, or results from, in whole or in part, the active negligence of the additional insured; and, 2) personal and advertising injury that arises out of any independent offense committed by the additional insured.

PB0589 Employment Practices Liability - In Massachusetts and Minnesota, if your expiring policy included this coverage with separate limits for Damages and Defense, it is reduced to a single limit for both Damages and Defense on your renewal policy.

PB0801 Barbers & Beauticians Professional Liability - Revised to specify that there is no coverage for any injury arising out of exercising, slenderizing or weight reduction services.

PB0802 Funeral Home Extra Endorsement - This endorsement does not include the following coverages which were afforded under an expiring policy covering funeral homes: 1) the expense to move and store away from the premises deceased human bodies in order to preserve them from loss or damage resulting from an off-premises failure to supply power or other utility service; and, 2) the legal liability for loss or damage to autos of others.

PB0804 Printers Extra Endorsement - The limit of insurance for Correction of Work is reduced to \$5,000.

PB0805 Veterinarians Extra Endorsement - This endorsement does not include the following coverages which were afforded under an expiring policy covering veterinarians: 1) the expenses incurred by you if you are required to appear before any state veterinary review board or board of medical examiners; 2) the expenses incurred for the recovery of lost or stolen animals; and, 3) the expenses you incur removing animals from your premises to preserve them from loss or damage by a Covered Cause of Loss. This coverage is further revised to: 1) add a \$2,500 per animal limit under Loss to Client's Animals - Bailees Coverage (Off-premises, legal liability only); and 2) limit the Accrued Charges Coverage Extension to \$1,000.

PB1003 Earthquake And Volcanic Eruption - If your expiring policy included a 5% Earthquake Deductible, it is increased to at least 10%.

PB1079 Flood Coverage - The deductible for this coverage is at least \$25,000; this is a reduction if the expiring flood coverage deductible was \$10,000.

PB1486 Communicable Disease Exclusion - Liability coverage does not apply to bodily injury, property damage and personal or advertising injury arising out of the actual or alleged transmission of a communicable disease.

PB1701 Condominium Association Coverage - Certain property contained within a unit is considered building covered property regardless of ownership if your condominium association agreement requires you to insure it. This is a reduction in coverage if no such requirement was specified in your expiring policy.

PB1703 Commercial Condominium Unit Owners Optional Coverages - If your expiring policy included Loss Assessment coverage with a limit greater than \$50,000, that limit is reduced to \$50,000. Also, the Miscellaneous Real Property Coverage deductible applies per scheduled unit.

PB2000 Auto Service Plus Endorsement - If garage operations are covered, your renewal policy covers Lock Replacement Expenses up to \$1,000 which is a limit decrease. For Employee Portable Tools And Equipment, if your expiring deductible was \$250, it will be increased to \$500. Also, coverage is not provided for: 1) tools or equipment that are not in sound condition when coverage became effective nor while they are loaned, leased or rented to others; or, 2) theft from an unattended vehicle or from an open truck bed unless evidenced by force.

PB2001 Dry Cleaners Extra Endorsement - Revised so that the most we will pay for all loss or damage in all occurrences during the policy period is an aggregate limit of three times the per occurrence limit for Customers' Personal Property In Process and the most we will pay for loss or damage caused by Earthquake or Volcanic Eruption is limited to 50% of the estimated annual gross receipts for the applicable premises. The following is not covered: 1) Excess Legal Liability; 2) loss or damage to customer's personal property held in storage at the request of the customer; 3) loss due to unexplained disappearance or shortage found upon taking inventory; and, 4) property while it is in the course of transit or at a premises you do not own, lease or operate.

PB2098 Businessowners Advantage-With Limited Employee Dishonesty Coverage - There is no in-transit coverage for loss or damage caused by or arising out of: 1) theft from an unattended vehicle, except when it is securely locked and there is visible evidence of forced entry (this does not apply to covered property in the custody of a carrier for hire); 2) theft of part of the contents of any shipping package; and, 3) theft by an employee of yours.

PB3000 Auto Service Risks-Garage Liability - Any obligation by us to pay sums on your behalf because of property damage arising out of the products-completed operations hazard applies only to sums in excess of the Garage Liability Property Damage Deductible.

PB3002 Garagekeepers Coverage - Revised to exclude liability coverage for defective parts or materials. Also, if your expiring policy included a Customers Auto Per Event Deductible of \$500, it will be increased to a Garagekeepers Deductible maximum of \$1,000.

PB3004 Auto Service Risks-Broadened Garage Liability (Completed Operations-Defective Products And Faulty Work) - Revised to state that if you make the repairs under this coverage then we will pay 75% of the usual and customary charges for repairs, including parts, materials and labor, that you perform. Also, the liability deductible applicable to Coverage for Your Defective Product increased to at least \$500.

PB4202 Optometrists Professional Liability - Revised to specify that coverage does not apply to damages for which you may be held liable as a proprietor, superintendent, officer, director or stockholder of any hospital, sanitarium, clinic with bed and board facilities, nursing home, laboratory or other business enterprise. Also, temporary workers and your independent contractors are not insureds under this coverage; this is a reduction if such entities were insured under your expiring coverage.

PB5102 Additional Coverage-False Pretense - Revised so that the limit for this coverage is \$10,000 for loss caused by voluntary parting with property if you were induced to do so. Coverage does not include loss or damage for which a bank or other drawee fails to pay for any reason. You or your authorized representative must take all reasonable steps to cause a warrant to be issued for the arrest of anyone causing a loss under this coverage.

PB5301 Increased Limits-Business Personal Property Away From Premises - There is no in-transit coverage for loss or damage caused by or arising out of: 1) theft from an unattended vehicle, except when it is securely locked and there is visible evidence of forced entry (this does not apply to covered property in the custody of a carrier for hire); and, 2) theft of part of the contents of any shipping package.

PB5403 Replacement Cost Extension-Building - Revised so that if the additional 100% replacement cost of any additions, improvements or enlargements you make to the covered building is not reported to us within 30 days and at the time of loss the replacement cost value of the unreported construction is

greater than 5% of the original buildings 100% replacement value, then any loss paid on a replacement cost basis will be adjusted with a coinsurance penalty.

PB5433 Earthquake And Volcanic Eruption (Sub-Limit Form) - Revised so that: 1) a separate limit applies to both Building and Business Personal Property coverage (if selected) and both are annual aggregates; 2) a percentage deductible of at least 10% applies; and, 3) the deductible also applies to Business Income and Extra Expense coverage.

PB5800 Scheduled Property Floater - Revised to also exclude: 1) property that is a permanent part of a building or structure unless the loss is caused by fire, windstorm, theft of vandalism; 2) false pretense; and, 3) breakage of glass unless the breakage is caused by certain perils. In addition, the value of covered property will be based on its actual value and you must maintain a minimum coverage amount of the full actual cash value of the covered property. If the coverage amount at the time of loss is less than the required minimum coverage amount, we will pay only the amount determined by dividing the coverage amount by the required minimum coverage amount and then applying this percentage to the final adjusted loss.

PB6200 Exclusion-Delivery Using Non-Owned Autos - If your operations include the delivery of your product using non-owned autos (e.g. pizza shops, florists, etc.), then this insurance does not apply to the usage of any non-owned auto in the delivery of your products.

PB6302 Limitation of Coverage-Real Estate Operations - If your business is that of a Real Estate Agent, liability insurance applies to premises listed with you for sale but not if: 1) you own, operate, manage or rent the premises; 2) you act as agent for the collection of rents or in any supervisory capacity; or, 3) there are any other circumstances in which such premises are in your care, custody or control.

PB6303 Liquor Liability Coverage - This endorsement specifies that coverage is not provided for any injury or damage arising out of or is a result of any alcoholic beverage being sold, served or furnished while any required license is suspended, or after such license expires, is cancelled or revoked. This is a reduction if similar language is not included in the expiring liquor liability coverage.

PB6305 Stop Gap-Employers Liability Coverage Endorsement - The limit for this coverage is \$1,000,000 Bodily Injury By Accident - Each Accident / \$1,000,000 Bodily Injury By Disease - Each Employee / \$1,000,000 Bodily Injury By Disease - Aggregate. This is a reduction if the limits for this coverage on the expiring policy is greater than these amounts.

PB6307 Pollution Liability Amendment-Customer Fueling - This coverage only applies to bodily injury to your customers or property damage to your customers' personal property arising out of malfunctioning fuel dispensing equipment.

Premier Businessowners State Specific Endorsements:

Broadenings in Coverage

PB4112 Directors And Officers Liability-Illinois (Cooperatives Or Condominiums) With Non-Monetary Relief - Revised to include that: 1) defense costs are in addition to the limit for damages; 2) a 60-day automatic Basic Extended Reporting Period applies; and, 3) there's a choice of a 1, 2 or 3-year duration under the Supplemental Extended Reporting Period option which must be requested within 60 days. In addition, if the expiring Per Wrongful Act limit was \$300,000, it will be increased to \$500,000.

Coverage Clarifications

PB0316 Percentage Deductible-Windstorm Or Hail-South Carolina - Clarified to state that nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion in this policy. If this policy is endorsed to cover Flood or if you have a Flood insurance policy, a separate Flood Deductible applies to loss or damage attributable to Flood.

PB0317 Alabama Wind Or Hail Exclusion-Direct Damage - Clarified to state that the terms of this exclusion or the inapplicability of this exclusion to a particular loss do not serve to create coverage for any loss that would otherwise be excluded.

PB0321 Rhode Island Named Storm Percentage Deductible - Clarified to state that this deductible applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage from the Named Storm. Also, if loss or damage from a weather condition other than a Named Storm occurs, and that loss or damage would not have occurred but for the Named Storm, such loss or damage shall be considered to be caused by the Named Storm and therefore part of the Named Storm occurrence.

PB0443 Exclusion-Wind Or Hail-South Carolina - Clarified to state that the terms of this exclusion or the inapplicability of this exclusion to a particular loss do not serve to create coverage for any loss that would otherwise be excluded.

PB0461 Exclusion-Wind Or Hail-North Carolina - Clarified to state that the terms of this exclusion or the inapplicability of this exclusion to a particular loss do not serve to create coverage for any loss that would otherwise be excluded.

PB0463 Ordinance Or Law Optional Coverage-Virginia (Broad) - Clarified to exclude the enforcement of any rule or regulation. Also clarified to extend the exclusion to apply to requirements to clean up, remove, contain, treat, detoxify or neutralize or in any way respond to pollutants, fungi, wet or dry rot or bacteria.

PB1058 Exclusion-Wind Or Hail-Georgia - Clarified to state that the terms of this exclusion or the inapplicability of this exclusion to a particular loss do not serve to create coverage for any loss that would otherwise be excluded. Also, this exclusion does not apply to Civil Authority Additional Coverage.

PB4112 Directors And Officers Liability-Illinois (Cooperatives Or Condominiums) With Non-Monetary Relief - Added exclusions to clarify coverage applicability.

Reductions in Coverage

PB0442 Massachusetts Supplemental Coverage For Lead Poisoning - The limit for this coverage is \$300,000 per occurrence. This is a reduction in coverage if the corresponding limit on your expiring policy is greater than \$300,000.

PB0463 Ordinance Or Law Optional Coverage-Virginia (Broad) - Limited to state that we will only pay for testing which is performed in the course of removal of pollutants.

Discontinued Coverage Provisions / Endorsements:

If any of the following coverages / endorsements were provided on your expiring policy, such coverage provisions are not included in, and are not available on, your renewal policy:

Additional Insured-State Or Political Subdivision-Permits (BP0452) - eliminated. This optional endorsement included as an insured for liability coverage any named state or political subdivision but only with respect to on-going operations performed by you or on your behalf for which the state or political subdivision has issued a permit. Such coverage did not apply to operations performed for the state or municipality.

Amendment Of Insured Contract Definition (BP0598 / BP1469) - eliminated. These optional endorsements added the requirement that to qualify as an insured contract for liability coverage the bodily injury or property damage must be caused in whole or in part by you or those acting on your behalf.

Changes-Limited Coverage For Fungi Or Bacteria Coverage-Changes (BP0576) - eliminated. This optional endorsement changed the Business Income / Extra Expense coverage for fungi and bacteria to a duration of greater than 30 days and a limit greater than \$15,000.

Claim Data Collection Expenses - eliminated. This policy provision covered the expense you incur in preparing property claim data when we require it, including the cost of taking inventories, making appraisals and preparing other documentation to show the extent of loss.

Computers and Electronic Data Coverage Extension (BOP7048) - eliminated. This optional endorsement expanded the coverage afforded to computers and electronic data.

Coverage For Injury To Leased Workers (BP0440) - eliminated. This optional endorsement amended the employers' liability exclusion to provide that the definition of employee does not include leased employees.

Consequential Loss To Stock - eliminated. This policy provision covered the reduction in value of the remaining undamaged stock when the reduction is caused by direct physical loss or damage from a Covered Cause of Loss to other stock at the same premises.

Earlier Notice Of Cancellation Provided By Us (MBOP0005) - eliminated. This optional endorsement amended the number of days required for notice of cancellation to the first Named Insured.

Electronic Commerce (BP0594) - eliminated. This optional endorsement enhanced property coverage related to use of the internet or other computer-based interactive communications network in conducting commerce, including business-to-business commerce.

Electronic Data Liability-Broad (BP0596 / BP0610 / BP0678 / BP0680 / BP1227 / BP0691) - eliminated. These optional endorsements amended coverage to provide claims-made liability for damages because of loss of electronic data caused by an electronic data incident.

Electronic Data Liability-Limited (BP0595) - eliminated. This optional endorsement amended liability to provide coverage for loss of computerized or electronically stored data or software which results from physical injury to tangible property.

Exclusion-Tobacco Health Hazard (BOP7021 / BOP7087) - eliminated. These optional endorsements excluded liability coverage for health hazards arising out of the use of tobacco products.

Exclusion-Volunteer Workers (BP0471) - eliminated. This optional endorsement amended coverage to exclude volunteer workers from being insureds for liability coverage.

Food Contamination (BP0431) - eliminated. This optional property coverage endorsement extended Business Income to cover loss resulting from closure of the business by a government authority. It is no longer available for any business that is not classified as Food Service.

Garage Businessowners Broad Form Coverage (BOP7038) - eliminated. The following optional coverages are no longer available: 1) Broad Form Insured-Hired Auto And Non-Owned Auto Liability; 2) Hired Auto Physical Damage Coverage; 3) Injury To Co-Employee Coverage-Hired Auto Liability; and, 4) 60 days' notice of cancellation.

Glass Expenses - eliminated. This policy provision covered: 1) expenses incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed; or, 2) expenses incurred to remove or replace obstructions when repairing or replacing glass that is part of a building.

Limited Pollution Liability Extension (BP0494 / MBOP0042) - eliminated. These optional endorsements provided limited pollution liability coverage.

Lock Replacement - eliminated. This policy provision covered the cost to repair or replace the door locks or tumblers due to the theft of your door keys. Optional coverage is available under your renewal policy.

Loss Or Damage To Autos Of Others - eliminated for funeral directors. This coverage provided legal liability coverage for damage to autos left in your care in connection with your funeral home business. Optional coverage is available under your renewal policy.

Per Project Aggregate Limit (BOP7114) - eliminated. This optional endorsement amended the Liability and Medical Expense General Aggregate Limit to apply Per Project.

Professional Office Businessowners Endorsement (BOP7006) - eliminated. This endorsement modified the Fragile Articles limitation. It also amended the theft limit 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.

Residential Property Protection Endorsement (BOP7007 / BOP7143 / BOP7189 / BOP7196 / MBOP0038) - eliminated. These optional endorsements are replaced with three separate property coverages: 1) Flood Coverage; 2) Ordinance Or Law; and, 3) Earthquake And Volcanic Eruption (Sub-Limit Form).

Snow And Ice Removal Coverage (BOP7036 / BOP7155) - eliminated. These optional endorsements provided products-completed operations liability coverage for damage arising from the use of automobiles for snow and ice removal operations.

Vacancy Changes (BP0486) - eliminated. This optional endorsement allowed for exceptions to the Vacancy condition of the Property Loss Conditions.

Vacancy Permit (BP0487) - eliminated. This optional endorsement allowed for exceptions to the Vacancy condition of the Property Loss Conditions.

Voluntary Property Damage (BOP7020) - eliminated. This optional endorsement provided liability coverage for claims arising out of property damage to property of others in your care, custody or control while away from your premises.