

**THIS ENDORSEMENT CHANGES YOUR POLICY.
PLEASE READ IT CAREFULLY.**

BUSINESS INCOME AND EXTRA EXPENSE FORM

Business Owners Coverage Form BP 00 03 is amended under Section A., Coverage, Sub-Section 5, Additional Coverages, Coverage f. Business Income and Coverage g. Extra Expense, as follows:

We will only pay for the loss of Business Income that you sustain up to the per policy term dollar amount or time element limit of liability, whichever comes first, as shown on the declarations page. We will only pay for the necessary Extra Expense that you incur during the "period of restoration". We will only pay for the necessary Extra Expense that occurs within the number of months after the date of the direct physical loss or after the date of the damage that is indicated on the Business Owners Optional Coverages Declarations Page for "Business Income".

- If "0" months** is indicated, then the additional coverages f. (Business Income) and g. (Extra Expense) are deleted. This means that Business Income and Extra Expense coverages are not provided for with this policy.
- If "3" months** is indicated, then the additional coverages f. (Business Income) and g. (Extra Expense) are amended to read: "We will only pay for the loss of the Business Income [or Extra Expense] that may occur within **3** months after the date of the direct physical loss or that occurs within **3** months after the date of the damage."
- If "6" months** is indicated, then the additional coverages f. (Business Income) and g. (Extra Expense) are amended to read: "We will only pay for the loss of Business Income [or Extra Expense] that may occur within **6** months after the date of the direct physical loss or that occurs within **6** months after the date of the damage."
- If "12" months** is indicated, then apply [**12** months] to the terms that are found in the form BP 00 03, A. (Coverage), 5 f. (Business Income) and g. (Extra Expense).