

OPTIONAL PROPERTY ENDORSEMENTS

A. ANTIQUE VALUATION ENDORSEMENT

The Businessowners Coverage Form insures antiques for actual cash value. This form allows the insured to cover the difference between their actual cash value and their "antique value".

Limit	\$25,000	\$50,000	\$75,000	\$100,000
Premium	\$125	\$250	\$375	\$500

B. BUSINESS INCOME AND EXTRA EXPENSE ALS ENDORSEMENT- Refer to attachment

This form provides the insured with coverage for the actual loss of business income and extra expense due to a suspension of operations. The suspension of operations must result from direct physical loss or damage from a Covered Cause of Loss. The most we will pay is the actual loss of business income and extra expense not to exceed 12 consecutive months from the date of the covered loss.

Only non-manufacturing risks are eligible.

Our Business Income with Extra Expense Worksheet, Form BIW-1, must be completed and sent with the application for the coverage. Renewals require BIW-1, also, to properly price the renewal policy.

Rates

Multiply the 80% coinsurance building rates by the applicable factor from the following table:

- Mercantile and Non-Manufacturing .60
- Rental Property .55

Use Form CPFM 06, Business Income Coverage – Actual Loss Sustained Endorsement (12 month limitation)

C. FOOD SERVICE PLUS PROPERTY ENHANCEMENT- Refer to the attachment

- The premium is \$275 and is not subject to modification for Package Modification, IRPM's, etc.

D. PROPERTY I ENHANCEMENT ENDORSEMENT- Refer to the attachment

- The premium is \$325 and is not subject to modification for Package Modification, IRPM's, etc.

E. PROPERTY II ENHANCEMENT ENDORSEMENT- Refer to the attachment

- The premium is \$450 for all locations and is not subject to modification for Package Modification, IRPM's, etc.

F. RELIGIOUS INSTITUTION PROPERTY ENHANCEMENT- Refer to the attachment

- The premium is \$150 for all locations and is not subject to modification for Package Modification, IRPM's, etc.

G. RELIGIOUS INSTITUTION SEXUAL MISCONDUCT LIMITED COV.- Refer to the attachment

- See the attachment for pricing