

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## BUSINESS INCOME CHANGES – INCREASED PERIOD OF RESTORATION (NO WAITING PERIOD)

This endorsement modifies insurance provided under the following:

### BUSINESSOWNERS COVERAGE FORM

**Section I – Property** is amended as follows:

**A. Paragraph A.5.i. Civil Authority** Additional Coverage is amended by deleting the second and third paragraphs and replacing them with the following:

This coverage will apply for a period of up to three consecutive weeks from the date of that action.

**B. Paragraph A.5.m.(5)(a) Business Income From Dependent Properties** Additional Coverage is replaced by the following:

**(5)** The coverage period for Business Income under this Additional Coverage:

**(a)** Begins immediately after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; or

**C. Paragraph H.8.a.(1)** of the "Period of Restoration" definition is replaced by the following:

**a. Begins:**

**(1)** Immediately after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; or