



## BUSINESS BUILDING COVERAGE (Applicable to Home/Business Program)

Refer to Declarations or Supplemental Declarations if information is not shown on this form.  
For an additional premium, *we* provide the coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

Policy No. \_\_\_\_\_  
*Named Insured:* \_\_\_\_\_

### COVERED CAUSES OF LOSS

*We* insure the described building(s) against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by *your* policy.

### SCHEDULE

<u>Description of Property (attach schedule)</u>	<u>Amount of Insurance</u>
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Total \$ \_\_\_\_\_.

### WHAT WE PAY FOR

*We* pay up to the amount of insurance stated for covered loss to described building(s).

The building includes:

1. fire extinguishing apparatus;
2. permanently attached floor coverings;
3. canopies and supports permanently attached to the building; and
4. permanently installed equipment for heating or ventilation.

### DEDUCTIBLE

From each covered claim for loss or damage in a single *occurrence*, *we* will deduct \$ \_\_\_\_\_.

### WHAT WE DO NOT PAY FOR

*We* do not pay for:

1. loss to antennas including satellite antennas, their lead-in wiring, accessories, masts and towers;
2. loss to driveways, parking lots, sidewalks or paved surfaces;
3. loss to foundations and underground structures including drains, pipes, flues and conduits;
4. loss to pools, piers, wharves and docks and retaining walls and fences that are not part of the building;
5. loss to trees, shrubs, plants and lawns and land, including land on which the property is located;
6. loss to outdoor signs;
7. loss to property which is more specifically insured in whole or in part by any other insurance except for the excess over that due (whether collectible or not) from that other insurance; and
8. the costs of excavating, grading or filling in connection with land or water on the premises of the covered building.