

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

## **REFRIGERATED PROPERTY COVERAGE**

### **A. Definitions**

With respect to the provisions of this endorsement only, the following definition is added:

"Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.

### **B. Section I – Property Coverages**

The following coverage is added:

1. We insure, for up to \$500, covered property stored in freezers or refrigerators on the "residence premises" for direct loss caused by:
  - a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
    - (1) Generating equipment; or
    - (2) Transmitting equipment; or
  - b. Mechanical failure of the unit which stores the property.

2. Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

3. This endorsement does not increase the limit of liability for Coverage C.

### **C. Section I – Exclusions**

The Power Failure exclusion does not apply to this coverage.

### **D. Section I – Conditions**

The following replaces any other deductible provision in this policy with respect to any one loss covered under this endorsement:

We will pay only that part of the total of all loss payable that exceeds \$100.

All other provisions of this policy apply.