

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

## **LIMITATION – ENERGY EQUIPMENT AS BUSINESS PERSONAL PROPERTY**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

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

The following is added to Paragraph **A.4. Limitations**:

We will not pay for loss or damage to property used to provide energy unless caused by the “specified causes of loss.”

Property used by you to provide energy you sell may be included in Business Personal Property even if made part of a building or structure you own but only if no other insurance coverage applies to this property.

We may, at our option, require proof that a claim has been filed with your homeowners insurer and that coverage has been denied prior to your submission of a claim to us.

SPECIMEN

**ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.**