THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HURRICANE OR TROPICAL STORM
CAUSE OF LOSS –
FOOD SPOILAGE COVERAGE

This endorsement modifies insurance provided under the following:
BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

SCHEDULE

<table>
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<tr>
<th>Prem. No.</th>
<th>Bldg. No.</th>
<th>Description Of “Perishable Stock”</th>
<th>Limit Of Insurance</th>
<th>Deductible</th>
<th>Causes Of Loss:</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>FOOD</td>
<td>$2,500 Per “Hurricane or Tropical Storm”</td>
<td>$500</td>
<td>Power Outage Caused by “Hurricane or Tropical Storm”</td>
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<td></td>
<td></td>
<td></td>
<td>$5,000 Annual Aggregate</td>
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The Coverage Form to which this endorsement applies is extended to insure against direct physical loss or damage by the Covered Causes of Loss, but only with respect to coverage provided by this endorsement.

A. Paragraph A.1. Covered Property is replaced by the following:

1. Covered Property

Covered Property means "perishable stock" described in the Schedule above at the described premises owned by you or by others that is in your care, custody or control.

B. With respect to the coverage provided by this endorsement, property located on buildings or in the open or in vehicles is considered to be Property Not Covered.

C. Paragraph A.3. Covered Causes Of Loss is replaced by the following:

3. Covered Causes of Loss

Covered Causes of Loss means the following:

Power Outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control as a direct loss or damage to Covered Property caused directly or indirectly by windstorm or hail during a “hurricane or tropical storm” and any ensuing collapse or loss caused by rain, snow, sleet, sand or dust, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

If loss or damage from a covered weather condition other than windstorm or hail during a “hurricane or tropical storm” occurs and that loss or damage would not have occurred but for the windstorm or hail during a “hurricane or tropical storm”, such loss or damage shall be considered to be caused by windstorm or hail during a “hurricane or tropical storm” and therefore part of the windstorm or hail during a “hurricane or tropical storm” occurrence.

D. Paragraph A. 5. Coverage Extensions does not apply.

E. Paragraph B. Exclusions is replaced by the following:

B. Exclusions

1. Only the following Exclusions contained in Paragraph B.1. of the Causes of Loss Form applicable to this Coverage Part apply to Spoilage Coverage:
a. Earth Movement;
b. Governmental Action;
c. Nuclear Hazard;
d. War And Military Action; and
e. Water.

2. The following Exclusions are added:

We will not pay for loss or damage caused by or resulting from:

a. The disconnection of any refrigerating, cooling or humidity control system from the source of power.

b. The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.

c. The inability of an Electrical Utility Company or other power source to provide sufficient power due to:
   (1) Lack of fuel; or
   (2) Governmental order.

d. The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.

e. Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.

F. With respect to the coverage provided by this endorsement, Paragraph C. Limits of Insurance is amended and the following added:

The most we will pay for direct physical loss to the “perishable stock” described in the Schedule in any one “hurricane or tropical storm” is the Per “Hurricane or Tropical Storm” Limit shown in the Schedule. The most we will pay during the policy period for all direct loss to “perishable stock” so described is the Annual Aggregate Limit shown in the Schedule. This insurance is additional insurance.

G. Paragraph D. Deductible is replaced by the following:

We will not pay for loss or damage in any one “hurricane or tropical storm” occurrence until the amount of loss or damage exceeds the Deductible shown in the Schedule of this endorsement. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance. No other deductible in this policy applies to the coverage provided by this endorsement.

H. With respect to the coverage provided by this endorsement, Paragraph F. Additional Conditions is amended and the following added:

The Additional Condition, Coinsurance, does not apply to the insurance afforded for direct physical loss to “perishable stock” by a “hurricane or tropical storm” cause of loss. Premium charged for this coverage is considered 100% fully earned and no return premium will be due you if you cancel this coverage.

I. Paragraph G. Optional Coverages does not apply.

J. With respect to the coverage provided by this endorsement, the following are added to the Definitions:

"Perishable Stock" means the personal property used in your business that is described in the Schedule and is:

a. Maintained under controlled conditions for its preservation; and
b. Susceptible to loss or damage if the controlled conditions change.
“Hurricane or tropical storm” means a storm or storm system that has been declared and defined by the National Weather Service to be a Hurricane or Tropical Storm and includes the time period defined as follows:

a. Beginning at the time a Hurricane or Tropical Storm watch or warning is issued by the National Weather Service for the locale where the Covered Property is located;

b. Continuing for the duration that Hurricane or Tropical Storm conditions exist in the locale; and

c. Ending 72 hours following the cancellation of the watch or warning for the locale by the National Weather Service.

K. OTHER INSURANCE

a. The following is added to Section G. OTHER INSURANCE, of Commercial Property Conditions:

b. If you have Hurricane or Tropical Storm coverage under a policy provided through a state sponsored Hurricane or Tropical Storm or wind pool or fund that covers the same loss or damage, we will pay only for the amount of covered loss or damage in excess of the amount due from that policy, whether you can collect on it or not. But we will not pay more than the applicable Limits of Insurance.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.