

AmRISC ENHANCEMENT PLUS ENDORSEMENT

In consideration of the premium charged, it is agreed and understood that the following changes are made to this policy:

1. The following amendments are made to the indicated forms, if attached to this policy:

A. AmRisc Property AR PE Endorsement:

The “Ordinance or Law Coverage Amendment” clause is deleted.

B. Business Income (without Extra Expense) CP 00 32 or Business Income (and Extra Expense) CP 00 30:

1) The Extended Period of Indemnity is amended on the following forms:

a) Business Income (without Extra Expense) CP 00 32:

Par. A.4.d. (1) (b) (ii) is amended to state:

(ii) 180 consecutive days after the date determined in (1) (a) above.

Par. A.4.d. (2) (b) (ii) is amended to state:

(ii) 180 consecutive days after the date determined in (2) (a) above.

b) Business Income (and Extra Expense) CP 00 30:

Par. A.5.c. (1) (b) (ii) is amended to state:

(ii) 180 consecutive days after the date determined in (1) (a) above.

Par. A.5.c. (2) (b) (ii) is amended to state:

(ii) 180 consecutive days after the date determined in (2) (a) above.

2) If shown on the Supplemental Declarations CP 12 05 - Optional Coverages:

The 1/12th Monthly Limitation as respects Business Income is revised to 1/3rd monthly limitation SUBJECT TO verification at the time and place of loss that the Insured has reported on the submitted AmRisc App-SOV 100% of the annual Business Income (or Rental Income), including Extra Expense (if covered).

3) Civil Authority:

a) Business Income (without Extra Expense) CP 00 32:

Par. A.4.b.is amended to state:

b. Civil Authority

In this Additional Coverage – Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage will begin 72 hours after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of up to six consecutive weeks from the date on which such coverage began.

The Company shall not be liable for more than the lesser of: the scheduled Business Income limit or \$2,500,000 per occurrence.

b) Business Income (and Extra Expense) CP 00 30:

Par. A.5.a. is amended to state:

a. Civil Authority

In this Additional Coverage – Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage for Business Income will begin 72 hours after the time of the first action of civil authority that prohibits access to the

described premises and will apply for a period of up to six consecutive weeks from the date on which such coverage began.

Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end:

- (1) Six consecutive weeks after the date of that action; or
- (2) When your Civil Authority Coverage for Business Income ends;

whichever is later.

The Company shall not be liable for more than the lesser of: the scheduled Business Income limit or \$2,500,000 per occurrence.

4) Ingress/Egress:

This Policy is extended to cover the actual loss sustained during the period of time when ingress to or egress from the Insured's real or personal property is prohibited as a direct result of a Covered Cause of Loss to real property not insured hereunder.

Coverage will begin 72 hours after the Covered Cause of Loss that prohibits ingress or egress to the insured premises and will apply for a period of up to six consecutive weeks from the date on which such coverage began.

In no event will the Company pay more than \$2,500,000 any one occurrence.

In the event loss or damage involves this Ingress/Egress extension and the Civil Authority extension, the Company shall not be liable for more than the scheduled Business Income limit or \$2,500,000 any one occurrence, whichever is less, as respects both coverages combined.

C. Building & Personal Property CP 00 10 and Condominium Association CP 00 17:

- 1) The Vacancy Provisions (CP 00 10 - Par. E.6.b. and CP 00 17 - Par. E. 7.b.) are waived for properties identified as "vacant" on the Statement of Values (SOV). For a newly vacated property, the Insured has 60 days to report it to AmRisc before a coverage change. If the Insured reports within this 60 day period, the property will be considered "identified vacant" and will have the full coverage of the policy and the Vacancy Provisions will be waived.

If a vacant location is not identified and reported to AmRisc on the SOV or within 60 days of becoming vacant, the location will be subject to twice the original applicable Deductible, or \$50,000, whichever is higher. The Vacancy Provisions will be waived.

The carriers have the option to surcharge the vacant location effective as of the vacancy date for up to 15% of the account rate when the location's values are more than 10% of the total values insured by the policy.

D. AmRisc Cat Covered Property AR CCP Endorsement:

- 1) The following additional sublimits shall apply:

\$ As per Statement of Values: Per Occurrence as regards signs, fences or lightpoles, provided these items & limits are scheduled as such.

\$ As per Statement of Values: Per Occurrence as regards garages and sheds, provided these items & limits are scheduled as such.

The scheduled items sublimited above are not subject to the separate Wind deductible provisions. The Wind deductibles as stated in the policy will apply, subject to a minimum \$25,000 per occurrence.

- 2) Exclusion 1.k (Paint or Waterproof material . . .) is deleted.

E. Ordinance or Law Coverage AR 04 05

Item 2 on Page 1 regarding the 50% damage requirement point is deleted.

2. Ordinance or Law Increased Period of Restoration CP 15 31:

Provided this policy covers both Business Income (with or without Extra Expense) and Ordinance or Law (per Form AR 04 05), the policy is extended to cover Ordinance or Law Increased Period of Restoration per the attached form (if not already attached to the policy).

3. Special Premium Provisions as respects deletion or addition of locations:

A. Subject to receipt of closing documents within 30 days of closing, this policy allows pro-rata return premium for locations sold (but not for loss of management contract), subject to a maximum of 25% of scheduled values.

B. Subject to receipt of closing documents, this policy allows pro-rata additional premium for locations purchased during the policy term. Construction of like kind and quality shall be added at the account rate. Locations of differing kind and quality or locations in Dade, Broward or Palm Beach counties of Florida must be approved by AmRisc prior to attachment.

4. Any additional premium or return premium under \$1,000 shall be waived, in lieu of \$500.

All extensions of coverage and sublimits provided herein are within the Limits of Liability otherwise stated in the policy, not in addition to the Limits of Liability.

All other terms and conditions remain unchanged.