THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME AND EXTRA EXPENSE – REVISED PERIOD OF INDEMNITY

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Premises Number	Building Number	Number Of Consecutive Months
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

With respect to the premises shown in the Schedule:

A. Paragraph **A.5.f.(1)(b)** of **Section I – Property** is replaced by the following:

(b) We will only pay for loss of Business Income that you sustain during the "period of restoration" and that occurs within the "applicable number of consecutive months" after the date of direct physical loss or damage. We will only pay for ordinary payroll expenses for 60 days following the date of direct physical loss or damage, unless a greater number of days is shown in the Declarations.

B. Paragraph **A.5.g.(4)** of **Section I – Property** is replaced by the following:

(4) We will only pay for Extra Expense that occurs within the "applicable number of consecutive months" after the date of direct physical loss or damage. This Additional Coverage is not subject to the Limits of Insurance of Section **I** – Property.

C. The following is added to Paragraph **H. Property Definitions:**

"Applicable number of consecutive months" means the number of consecutive months indicated in the Schedule for the premises.

SAMPLE

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