

Form #S42102.1 - Service Interruption Endorsement
(Rev. 1 October 2014)

APPLICABLE TO EQUIPMENT BREAKDOWN AND BUSINESS INTERRUPTION COVERAGE

Words and phrases in quotation marks have special meaning as defined in this endorsement, the Form to which this endorsement is attached or, as defined in the Equipment Breakdown Insurance Form attached to this policy.

This endorsement changes the policy.

The "business Interruption" coverage provided by this policy is extended to include loss sustained by the Insured caused by an interruption in "services" from a "breakdown" to equipment which is used to supply "services" to the insured "premises" provided that the equipment is:

- (i) of a type described in the definition of "insured equipment";
- (ii) located on or within one thousand (1,000) meters of the "premises" specified in the "Declarations Page"; and
- (iii) owned by the landlord, a public utility or a company contracted by the Insured to supply "services".

This extension does not cover loss directly or indirectly arising from:

- (i) loss of or damage to electrical transmission lines or their supporting structures;
- (ii) a discharge of water or sewage due to heavy rainfall or flooding;
- (iii) loss of or reduction of "services" due to lack of sufficient capacity;
- (iv) an intentional reduction in the supply of "services"; or
- (v) an interruption in "services" that does not exceed the deductible stipulated in the "Declarations Page".

LIMIT OF LIABILITY

The most the Insurer will pay under this endorsement in any "one breakdown" is the amount of insurance specified on the "Declarations Page" for this endorsement. The amount of insurance shown for this endorsement is separate from any other amount of insurance available for "business interruption" under this policy.

DEFINITIONS

"Business interruption" means insurance provided by the form to which this endorsement is attached.

"Services" means:

- (a) electricity, gas, water or steam;
- (b) communication supply services (excluding satellites); or
- (c) a utility system for removing wastewater and sewage, other than a system designed primarily for draining storm water.

All other terms and conditions of the policy remain unchanged.