

CONSEQUENTIAL LOSS ASSUMPTION ENDORSEMENT INCLUDING OFF-PREMISES POWER INTERRUPTION

This endorsement changes coverage provided under the Property section of the Policy

This endorsement provides coverage for physical loss of or damage to "stock" on the "premises" caused by dampness or dryness of atmosphere or change of temperature that is a consequence of:

- i. physical loss of or damage by an insured peril to that part of "buildings" or "equipment" that is used for:
 - a. refrigerating, cooling, humidifying, dehumidifying, or heating; or
 - b. generating, converting or transmitting power, including supply lines and pipes and their connections that are located on the "premises".
- ii. interruption to the supply of heat, light, water, power or gas to the "premises". The interruption must be caused by physical loss or damage by an insured peril under this policy to public utility plants, transformers or switching stations, sub-stations, transformers or pumping stations, including underground transmission lines and pipes, that are located within 100 kilometres from the "premises" and that generate or supply heat, light, water, power or gas to the "premises".

This extension does not provide coverage for loss or damage resulting from partial or total interruption to the supply of heat, light, water, power or gas arising from:

 - a. loss of or damage to any above ground electrical transmission lines or distribution lines or their supporting structures, except for those located on the "premises";
 - b. lack of sufficient capacity; or
 - c. intentional reduction in supply.

"We" shall not be liable under the provisions of this endorsement for more than the limit specified on the "Declarations Page" for this endorsement. This limit shall not increase the limit of liability specified in the "Declaration Page" for "stock".

Each claim for loss or damage shall be adjusted separately, and from the amount of each such adjusted claim the deductible amount shown in the "Declarations Page" of this policy shall be deducted.

Except as provided in this endorsement all terms and conditions of this policy shall remain unchanged.