

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **MICRO-BUSINESSOWNERS SERVICE**

This endorsement modifies insurance provided under the following:

### **MICRO-BUSINESSOWNERS COVERAGE FORM**

The following provisions apply with respect to the coverage provided by this endorsement:

**A. Section I – Property** is amended as follows:

1. The following is added to Paragraph **A.3. Covered Causes Of Loss:**

a. Theft, but only with respect to property addressed under Paragraph **A.1.b.** of the Micro-Businessowners Coverage Form.

2. The following is added to Paragraph **B.2. Exclusions:**

a. **Dishonesty**

Dishonest or criminal acts (including theft) by you, anyone else with an interest in the property, or any of your or their partners, "members", officers, "managers", employees (including temporary or leased employees), directors, trustees or authorized representatives, whether acting alone or in collusion with each other or with any other party; or theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion:

- (1) Applies whether or not an act occurs during your normal hours of operation;
- (2) Does not apply to acts of destruction by your employees (including temporary or leased employees) or authorized representatives; but theft by your employees (including temporary or leased employees) or authorized representatives is not covered.

For the purpose of this exclusion:

- (1) "Manager" means a person serving in a directorial capacity for a limited liability company.
- (2) "Member" means an owner of a limited liability company represented by its membership interest, who also may serve as a "manager".

**b. False Pretense**

Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

3. The following coverages are added to Paragraph **A.4. Additional Coverages of Section I – Property:**

**a. Reward Payment**

(1) We will reimburse you for rewards paid as follows:

(a) Up to \$500 to an eligible person for information leading to the arrest and conviction of any person or persons committing a crime resulting in loss of or damage to Covered Property from a Covered Cause of Loss. However, we will pay no more than the lesser of the following amounts:

(i) Actual cash value of the Covered Property at the time of loss or damage, but not more than the amount required to repair or replace it; or

(ii) The amount determined by the loss settlement procedure applicable to the Covered Property under the Loss Payment Property Loss Condition.

(b) Up to \$500 to an eligible person for the return of stolen Covered Property when the loss is caused by theft. However, we will pay no more than the lesser of the following amounts:

(i) Actual cash value based on the condition of the Covered Property at the time it is returned, but not more than the amount required to repair or replace it; or

- (ii) The amount determined by the loss settlement procedure applicable to the returned Covered Property under the Loss Payment Property Loss Condition.
- (2) This Additional Coverage applies subject to the following conditions:
- (a) An eligible person means that person designated by a law enforcement agency as being the first to voluntarily provide the information leading to the arrest and conviction or return of the stolen Covered Property, and who is not:
    - (i) You or any family member;
    - (ii) Your employee (including a temporary or leased employee) or any of his or her family members;
    - (iii) An employee of a law enforcement agency;
    - (iv) An employee of a business engaged in property protection;
    - (v) Any person who had custody of the Covered Property at the time the theft was committed; or
    - (vi) Any person involved in the crime.
  - (b) No reward will be reimbursed unless and until the person(s) committing the crime is (are) convicted or the Covered Property is returned.
  - (c) The lesser of the amount of the reward or \$500 is the most we will reimburse for loss under this Additional Coverage in any one occurrence.

**b. Key And Lock Replacement**

- (1) We will pay for the cost to replace keys and locks at the client's premises due to theft or other loss to keys entrusted to you by your client.
- (2) We will not pay for loss or damage resulting from theft or any other dishonest or criminal act that you or any of your employees (including temporary or leased employees) or anyone to whom you entrust the keys of a client for any purpose commits, whether acting alone or in collusion with other persons.

- (3) The most we will pay under this Additional Coverage for all loss or damage in any one occurrence is \$1000.
- (4) A per occurrence deductible of \$100 will apply.

**B. Section II – Liability** is amended as follows:

- 1. Subparagraph (4) of Exclusion **B.1.j.** does not apply to animals that are in your care, custody or control only as a direct result of services rendered by you.

2. The following is added to Paragraph **C. Who Is An Insured:**

a. Any person(s) or organization(s):

- (1) For whom you are performing operations is also an additional insured, if you and such person(s) or organization(s) have agreed in writing in a contract or agreement that such person(s) or organization(s) be included as an additional insured on your policy. Such person(s) or organization(s) is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

(a) Your acts or omissions; or

(b) The acts or omissions of those acting on your behalf; in the performance of your ongoing operations for the additional insured.

However, the insurance afforded to such additional insured:

(a) Only applies to the extent permitted by law; and

(b) Will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

A person's or organization's status as an additional insured under this endorsement ends on the earlier of the date:

(a) When your operations for that insured are completed; or

(b) The contract or agreement you have entered into with the additional insured is terminated.

With respect to the insurance afforded to these additional insureds, the following additional exclusion applies:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

- (a) All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
  - (b) That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.
- (2) With whom you have agreed in writing in a contract or agreement that such person(s) or organization(s) be included as an additional insured on your policy. Such person(s) or organization(s) is an additional insured only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you which is used in connection with your operations.

However:

- (a) The insurance afforded to such additional insured only applies to the extent permitted by law; and
- (b) If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

- (a) Any "occurrence" that takes place after you cease to be a tenant in the premises.
  - (b) Structural alterations, new construction or demolition operations performed by or for such person(s) or organization(s).
- b. With respect to the insurance afforded to these additional insureds, the following is added to Paragraph **D. Liability And Medical Expenses Limits Of Insurance**:
- The most we will pay on behalf of the additional insured is the amount of insurance:
- (1) Required by the contract or agreement you have entered into with the additional insured; or
  - (2) Available under the applicable Limits Of Insurance shown in the Declarations;
- whichever is less.

This endorsement shall not increase the applicable Limits Of Insurance shown in the Declarations.