

ADDITIONAL COVERAGES FOR TECHNOLOGY (MULTINATIONAL)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this COMMERCIAL PROPERTY COVERAGE PART, the words “you” and “your” refer to the Named Insured shown in the Declarations. The words “we”, “us” and “our” refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to your COMMERCIAL PROPERTY COVERAGE PART DEFINITIONS form.

A. Additional Coverages

Except as otherwise provided in this COMMERCIAL PROPERTY COVERAGE PART:

- In addition to the coverages provided under your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, each of the following Additional Coverages applies to this Coverage Part, unless *Not Covered* is indicated in the Declarations; and
- Each of the following Additional Coverages is subject to the Covered Causes of Loss, Exclusions and Limitations, Limits of Insurance, Deductible, Loss Conditions and Additional Conditions contained in your BUILDING AND PERSONAL PROPERTY COVERAGE FORM and any applicable endorsements.

If applicable, the Additional Condition, **F.1. Coinsurance**, contained in your BUILDING AND PERSONAL PROPERTY COVERAGE FORM does not apply to these Additional Coverages.

1. Your Business Personal Property Additional Coverages

Except as otherwise provided in this Coverage Part, each of the following Additional Coverages applies to property which is used in your business and located on or within 1,000 feet of the premises described in the Declarations.

a. Brands And Labels Expense Coverage

- (1) If branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, and we take all or any part of the property as part of the loss settlement, we will pay the reasonable costs you incur to:
 - (a) Label the damaged merchandise or its containers as SALVAGE, if the stamp will not physically damage the merchandise; or
 - (b) Remove the brands or labels, if doing so will not physically damage the merchandise, and to relabel the merchandise or its containers to comply with the law.
- (2) The most we will pay under this Additional Coverage in any one occurrence is the Brands and Labels Expense Limit of Insurance shown in the Declarations. This is additional insurance.

b. Building Glass – Tenant’s Coverage

- (1) We will pay for direct physical loss of or damage to building glass caused by or resulting from a Covered Cause of Loss, provided that:
 - (a) You are a tenant of the building, and the building is not otherwise covered under this Coverage Part; and
 - (b) You have a contractual responsibility to insure the building glass or a contractual responsibility to pay for loss or damage to such property.
- (2) The value of property covered under this Additional Coverage will be determined in accordance with the applicable Valuation Condition contained in your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, or at the amount for which you are liable under contract, whichever is less. If required by law, glass is covered at the cost of replacement with safety glazing material.
- (3) Unless a Building Glass – Tenant’s Coverage specific limit of insurance is shown in the Declarations, loss or damage covered under this Additional Coverage is subject to, and will not increase, the applicable Business Personal Property Limit of Insurance shown in the Declarations.

c. Electronic Data Processing Equipment Coverage

- (1) We will pay for direct physical loss of or damage to your “electronic data processing equipment” caused by or resulting from a Covered Cause of Loss.

- (2) Unless an Electronic Data Processing Equipment specific limit of insurance is shown in the Declarations, loss or damage covered under this Additional Coverage is subject to, and will not increase, the applicable Business Personal Property Limit of Insurance shown in the Declarations.

d. Fine Arts Coverage

- (1) We will pay for direct physical loss of or damage to your “fine arts” caused by or resulting from a Covered Cause of Loss.
- (2) In addition to the Exclusions and Limitations contained in this Coverage Part, this Additional Coverage does not apply to loss or damage caused by or resulting from repair, restoration or retouching.
- (3) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Fine Arts Limit of Insurance shown in the Declarations. This is additional insurance.
- (4) Subject to your Fine Arts Limit of Insurance, the most we will pay in any one occurrence for loss or damage to any one unscheduled item under this Additional Coverage is the Fine Arts Unscheduled Per Item Limit of Insurance, if shown in the Declarations. This Fine Arts Unscheduled Per Item Limit of Insurance is part of, not in addition to, the Fine Arts Limit of Insurance shown in the Declarations and cannot be increased by use of the Bucket Limit of Insurance. A pair or set will be deemed to be one item.

e. Patterns, Molds, Dies And Forms

- (1) We will pay for direct physical loss of or damage to your patterns, molds, dies and forms caused by or resulting from a Covered Cause of Loss.
- (2) Unless a Patterns, Molds, Dies and Forms specific limit of insurance is shown in the Declarations, loss or damage covered under this Additional Coverage is subject to, and will not increase, the applicable Business Personal Property Limit of Insurance shown in the Declarations.
- (3) If a Patterns, Molds, Dies and Forms Theft Limit of Insurance is shown in the Declarations and theft is a Covered Cause of Loss under this Coverage Part, the Patterns, Molds, Dies and Forms Theft Limit of Insurance is the most we will pay for any one occurrence of theft, regardless of the type or number of articles that are lost or damaged in that occurrence. The Patterns, Molds, Dies and Forms Theft Limit of Insurance is part of, not in addition to, the limit of insurance applicable to this Additional Coverage.

f. Precious Metals

- (1) We will pay for direct physical loss of or damage to your precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals caused by or resulting from a Covered Cause of Loss.
- (2) Unless a Precious Metals specific limit of insurance is shown in the Declarations, loss or damage covered under this Additional Coverage is subject to, and will not increase, the applicable Business Personal Property Limit of Insurance shown in the Declarations.
- (3) If a Precious Metals Theft Limit of Insurance is shown in the Declarations and theft is a Covered Cause of Loss under this Coverage Part, the Precious Metals Theft Limit of Insurance is the most we will pay for any one occurrence of theft, regardless of the type or number of articles that are lost or damaged in that occurrence. The Precious Metals Theft Limit of Insurance is part of, not in addition to, the limit of insurance applicable to this Additional Coverage.

g. Research And Development Property Coverage

- (1) We will pay for:
 - (a) Direct physical loss of or damage to your “research and development property” caused by or resulting from a Covered Cause of Loss; and
 - (b) The necessary and reasonable additional costs you incur to repair, replace or reproduce your “research and development property” lost or damaged by a Covered Cause of Loss. These additional costs must be in excess of the cost you would otherwise incur to repair, replace or reproduce lost or damaged “research and development property” in order to meet your last scheduled introduction date (prior to loss or damage) for any new product which is based on such “research and development property”.

- (2) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Research and Development Property Limit of Insurance shown in the Declarations. This is additional insurance.

h. Scientific And Professional Equipment Coverage

- (1) We will pay for direct physical loss of or damage to your “scientific and professional equipment” caused by or resulting from a Covered Cause of Loss.
- (2) Unless a Scientific and Professional Equipment specific limit of insurance is shown in the Declarations, loss or damage covered under this Additional Coverage is subject to, and will not increase, the applicable Business Personal Property Limit of Insurance shown in the Declarations.

2. Indoor And Outdoor Signs

- a. We will pay for direct physical loss of or damage to your indoor and outdoor signs located on or within 1,000 feet of the premises described in the Declarations caused by or resulting from a Covered Cause of Loss, regardless of whether they are attached to or part of a building or structure.
- b. Unless an Indoor and Outdoor Signs specific limit of insurance is shown in the Declarations, loss or damage covered under this Additional Coverage is subject to, and will not increase, the applicable Business Personal Property Limit of Insurance shown in the Declarations. If Business Personal Property Coverage is not provided by this Coverage Part, loss or damage covered under this Additional Coverage is subject to, and will not increase, the applicable Building Limit of Insurance shown in the Declarations, unless an Indoor and Outdoor Signs specific limit of insurance is shown in the Declarations.

3. Property Off-Premises Additional Coverages

Except as otherwise provided in this Coverage Part, each of the following Property Off-Premises Additional Coverages does not apply to property located on or within 1,000 feet of any premises described in the Declarations or to property while in transit.

a. Property At Other Locations

- (1) We will pay for direct physical loss of or damage to Covered Property located at a premises not described in the Declarations and within the Coverage Territory caused by or resulting from a Covered Cause of Loss.
- (2) Covered Property here is the same as:
 - (a) Covered Property under Paragraph **1.b. Your Business Personal Property** and **1.c. Personal Property of Others** of Section **A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM;
 - (b) Business personal property that is Covered Property under Paragraph **1.a. Building** of Section **A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM; and
 - (c) Business personal property not included in Paragraphs **(a)** or **(b)** above but is Covered Property under an Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part other than your Non-Owned Detached Trailers Coverage Extension, Electronic Data Additional Coverage or Money and Securities Additional Coverage, if any;when located at a premises not described in the Declarations.
- (3) In addition to the Exclusions and Limitations contained in this Coverage Part, this Additional Coverage does not apply to:
 - (a) Loss of or damage to Property Not Covered under Paragraph **2. Property Not Covered** of Section **A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, unless it is business personal property that is Covered Property under an Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part other than your Non-Owned Detached Trailers Coverage Extension, Electronic Data Additional Coverage or Money and Securities Additional Coverage, if any; or
 - (b) Loss or damage covered under any other Coverage, Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part which applies at a premises not described in the Declarations, including any other Property Off-Premises Additional Coverage.

- (4) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Property at Other Locations Limit of Insurance shown in the Declarations. This is additional insurance.

b. Installation Coverage

- (1) We will pay for direct physical loss of or damage to Covered Property that has or will become a permanent part of an installation, fabrication or erection project being performed for others by you or on your behalf caused by or resulting from a Covered Cause of Loss, while such property is within the Coverage Territory and:
- (a) At a job site or temporarily warehoused elsewhere:
 - (i) Awaiting and during installation;
 - (ii) Awaiting and during tests; or
 - (iii) Awaiting acceptance by the buyer; or
 - (b) In transit to or from any such job site or temporary warehouse.
- (2) Covered Property under this Additional Coverage are:
- (a) Materials, supplies, equipment, machinery and fixtures owned by you or in your care, custody or control, and which are to be installed by you at your direction; and
 - (b) Temporary structures built or assembled on site, including cribbing, scaffolding and construction forms.
- (4) In addition to the Exclusions and Limitations contained in this Coverage Part, this Additional Coverage does not apply to:
- (a) Loss or damage caused by or resulting from any of the following:
 - (i) The weight of a load exceeding the manufacturer's rated lifting capacity of the machine under the operating conditions at the time of loss;
 - (ii) Testing, but if testing results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion;
 - (iii) Faulty or defective materials or workmanship, including the cost to make good or replace such faulty or defective materials or workmanship; or
 - (iv) A fault, defect, deficiency, error or omission in a plan, blueprint, design or specification;
 - (b) Loss or damage at any location you own regardless of whether it is shown in the Declarations, including permanent warehouses and storage yards;
 - (c) Loss or damage to an existing building to which an addition, alternation, improvement or repair is being made;
 - (d) Loss or damage to a plan, blueprint, design or specification;
 - (e) Loss of or damage to trees, grass, sod, shrubbery or plants;
 - (f) Loss of or damage to "tools and equipment";
 - (g) Loss of or damage to Covered Property not a part of or destined to become part of the installation, fabrication or erection project, unless it is a temporary structure as described in Paragraph (3)(b) above; or
 - (h) Loss of or damage to Property Not Covered under Paragraph 2. **Property Not Covered** of Section **A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, unless it is business personal property that is Covered Property under an Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part other than your Non-Owned Detached Trailers Coverage Extension, Electronic Data Additional Coverage or Money and Securities Additional Coverage, if any.
- (5) This Additional Coverage will end when any of the following first occurs:
- (a) This Coverage Part expires;
 - (b) Your insurable interest in the Covered Property ceases;
 - (c) The installation, fabrication or erection project is accepted by the buyer as complete; or
 - (d) You abandon the installation, fabrication or erection project, with no intention to complete it.
- (6) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Installation Coverage Limit of Insurance shown in the Declarations. This is additional insurance.
- (7) Loss or damage subject to this Additional Coverage is not eligible for coverage under any other Coverage, Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part, including any other Property Off-Premises Additional Coverage or any Property in Transit Additional Coverage.

c. Tools And Equipment Coverage

- (1) We will pay for direct physical loss of or damage to your “tools and equipment” while in your care, custody or control or in the care, custody or control of your employees caused by or resulting from a Covered Cause of Loss while the “tools and equipment” are within the Coverage Territory and:
 - (a) At a job site; or
 - (b) In transit to or from any such job site.
- (2) In addition to the Exclusions and Limitations contained in this Coverage Part, this Additional Coverage does not apply to:
 - (a) Loss or damage caused by or resulting from any of the following:
 - (i) The weight of a load exceeding the manufacturer’s rated lifting capacity of the machine under the operating conditions at the time of loss;
 - (ii) Testing, but if testing results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion;
 - (iii) Faulty or defective materials or workmanship, including the cost to make good or replace such faulty or defective materials or workmanship; or
 - (iv) A fault, defect, deficiency, error or omission in a plan, blueprint, design or specification;
 - (b) Loss or damage at any location you own regardless of whether it is shown in the Declarations;
 - (c) Loss of or damage to aircraft, watercraft (including “unmanned aircraft or watercraft”), their equipment or parts; automobiles; dealers' demonstration equipment, machinery and vehicles; dirt bikes, house trailers, mobile homes, mopeds, motorcycles, motorized bicycles, tricycles or four-wheel all-terrain vehicles; snowmobiles, trucks and vehicles primarily designed and licensed for road use; “money”; “securities” or virtual currency of any kind, by whatever name known, whether actual or fictitious, including digital currency, crypto currency or any other type of electronic currency;
 - (d) Loss of or damage to property while in caissons or underwater or while being used in underground mining, tunneling or similar operations;
 - (e) Loss of or damage to property you have loaned, rented or leased to others;
 - (f) Loss of or damage to property that is or will become a permanent part of any building or structure; or
 - (g) Loss of or damage to property held for sale.
- (3) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Tools and Equipment Limit of Insurance shown in the Declarations. This is additional insurance.
- (4) Loss or damage subject to this Additional Coverage is not eligible for coverage under any other Coverage, Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part, including any other Property Off-Premises Additional Coverage or any Property in Transit Additional Coverage.

d. Mobile Communications Property Coverage

- (1) We will pay for direct physical loss of or damage to your “mobile communications property” caused by or resulting from a Covered Cause of Loss while in transit or located at a premises not described in the Declarations while within the Coverage Territory and:
 - (a) In your care, custody or control; or
 - (b) In the care, custody or control of your officers, your partners or members, your managers or your employees.
- (2) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Mobile Communications Property Limit of Insurance shown in the Declarations. This is additional insurance.

- e. Loss or damage subject to this Additional Coverage is not eligible for coverage under any other Coverage, Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part, including any other Property Off-Premises Additional Coverage or any Property in Transit Additional Coverage.

f. Salesperson Samples Coverage

- (1) We will pay for direct physical loss of or damage to your “salesperson samples” caused by or resulting from a Covered Cause of Loss while within the Coverage Territory and:
 - (a) In transit; or
 - (b) Located at a premises not described in the Declarations;

when your salesperson is traveling on authorized company business.

- (2) In addition to the Exclusions and Limitations contained in this Coverage Part, this Additional Coverage does not apply to loss or damage caused by or resulting from theft of "salesperson samples" from an unattended vehicle unless all compartments, doors, windows and other openings are closed and, where locks are available, locked.
- (3) If included in the Causes of Loss form specified in the Declarations, the following Exclusions do not apply to your Salesperson Samples Coverage:
 - (a) Earth Movement;
 - (b) Utility Services;
 - (c) Water;
 - (d) Smoke, Vapor, Gas;
 - (e) Steam Apparatus;
 - (f) Freezing;
 - (g) Exposed Property;
 - (h) Collapse; and
 - (i) Voluntary Parting.
- (4) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Salesperson Samples Limit of Insurance shown in the Declarations. This is additional insurance.
- (5) Loss or damage subject to this Additional Coverage is not eligible for coverage under any other Coverage, Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part, including any other Property Off-Premises Additional Coverage or any Property in Transit Additional Coverage.

g. Exhibition, Fair Or Trade Show Coverage

- (1) We will pay for direct physical loss of or damage to Covered Property, including training equipment and reference materials, caused by or resulting from a Covered Cause of Loss, while such property is within the Coverage Territory and:
 - (a) On temporary public display, or being used, at fairs, exhibitions, expositions or trade shows; or
 - (b) In transit to and from these temporary sites.
- (2) Covered property here is the same as:
 - (a) Covered Property under Paragraph **1.b. Your Business Personal Property** and **1.c. Personal Property of Others** of **Section A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM; and
 - (b) Business personal property which is not included in Paragraph (a) above, but is Covered Property under an Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part other than your Non-Owned Detached Trailers Coverage Extension, Electronic Data Additional Coverage or Money and Securities Additional Coverage, if any;when located more than 1,000 feet from a premises described in the Declarations.
- (3) In addition to the Exclusions and Limitations contained in this Coverage Part, this Additional Coverage does not apply to loss of or damage to Property Not Covered under Paragraph **2. Property Not Covered** of **Section A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, unless it is business personal property that is Covered Property under an Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part other than your Non-Owned Detached Trailers Coverage Extension, Electronic Data Additional Coverage or Money and Securities Additional Coverage, if any.
- (4) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Exhibition, Fair or Trade Show Coverage Limit of Insurance shown in the Declarations. This is additional insurance.
- (5) Loss or damage subject to this Additional Coverage is not eligible for coverage under any other Coverage, Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part, including any other Property Off-Premises Additional Coverage or any Property in Transit Coverage.

4. Property In Transit Additional Coverages

a. Property In Transit Coverage Including Free-On-Board Shipments

- (1) We will pay for direct physical loss of or damage to Covered Property caused by or resulting from a Covered Cause of Loss, while such property is in transit:
 - (a) More than 1,000 feet from any premises described in the Declarations; and
 - (b) Between points within the Coverage Territory.
- (2) Subject to the Property in Transit Limit of Insurance shown in the Declarations, we will also pay for direct physical loss of or damage to Covered Property you have sold to others and shipped to them at their risk of loss or damage when you cannot collect on the bill of sale because:
 - (a) The goods have been damaged in shipment by a Covered Cause of Loss; and
 - (b) Your customer has refused or is unable to pay.

However, we will not cover any loss caused by or resulting from forgery, alteration, the giving or surrendering of checks or money in exchange or purchase, or accounting or arithmetic errors or omissions.
- (3) Covered property here is the same as:
 - (a) Covered Property under Paragraph **1.b. Your Business Personal Property** and **1.c. Personal Property of Others** of **Section A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM;
 - (b) Business personal property that is Covered Property under Paragraph **1.a. Building** of **Section A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM; and
 - (c) Business personal property which is not included in Paragraphs (a) or (b) above, but is Covered Property under an Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part other than your Non-Owned Detached Trailers Coverage Extension, Electronic Data Additional Coverage or Money and Securities Additional Coverage, if any;

while in transit.
- (4) In addition to the Exclusions and Limitations contained in this Coverage Part, this Property in Transit Additional Coverage does not apply to:
 - (a) Loss or damage caused by or resulting from any of the following:
 - (i) Breakage, leakage, evaporation, shrinkage, loss of weight, dampness, cold or heat;
 - (ii) Contamination;
 - (iii) Change in color, odor, texture or finish;
 - (iv) Denting, chipping, bending or twisting; or
 - (v) Application of scent, rust, rot or other change in flavor.

However, we will pay under this Additional Coverage when such loss or damage is the direct result of the "specified causes of loss", malicious mischief, theft, flood, earthquake or accident to transporting conveyance;
 - (b) Loss of or damage to Covered Property within 1,000 feet of a premises described in the Declarations or to Covered Property located at a premises not described in the Declarations;
 - (c) Loss of or damage to Property Not Covered under Paragraph **2. Property Not Covered** of **Section A. Coverage** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, unless it is business personal property that is Covered Property under an Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part other than your Non-Owned Detached Trailers Coverage Extension, Electronic Data Additional Coverage or Money and Securities Additional Coverage, if any;
 - (d) Loss of or damage to Covered Property while waterborne, except while such property is on a regularly scheduled ferry, lighter or car float operating on inland waterways;
 - (e) Loss of or damage to Covered Property shipped by common carrier or U.S. mail, unless package tracking is used;
 - (f) Loss of or damage to Covered Property of others for which you receive payment for transportation services while acting as a common carrier, broker, loader, consolidator or freight forwarder;
 - (g) Import shipments prior to discharge from an aircraft or import vessel or termination of the risk assumed by cargo underwriters;
 - (h) Export shipments after being loaded on aircraft or export vessel or having come under the protection of cargo insurance;
 - (i) The transporting, conveyance or intermodal containers; or
 - (j) Loss or damage covered under any other Coverage, Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part which applies in transit,

including any Property Off-Premises Additional Coverage or any other Property in Transit Additional Coverage.

- (5) This Property in Transit Additional Coverage does not apply to Covered Property being moved from the described premises under any Preservation of Property or Expediting Expense Additional Coverages.
- (6) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the Property in Transit Limit of Insurance shown in the Declarations. This is additional insurance.

b. International Air Shipments Coverage

- (1) We will pay for direct physical loss of or damage to Covered Property caused by or resulting from a Covered Cause of Loss while being shipped internationally by air:
 - (a) From inside the Coverage Territory to points worldwide outside the Coverage Territory; or
 - (b) From points worldwide outside the Coverage Territory to inside the Coverage Territory.
- (2) Covered property here is the same as Covered Property under your Property in Transit Coverage Including Free-On-Board Shipments.
- (3) This coverage applies from the delivery of Covered Property at the point of origin shown in the air waybill until it is discharged at the destination shown in the air waybill.
- (4) In addition to the Exclusions and Limitations contained in this Coverage Part, Paragraphs **a.(4)** and **a.(5)** of your Property in Transit Coverage Including Free-On-Board Shipments apply to this Additional Coverage. However, Paragraph **a.(4)(h)** of your Property in Transit Coverage Including Free-On-Board Shipments does not apply to this Additional Coverage.
- (5) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is the International Air Shipments Limit of Insurance shown in the Declarations. This is additional insurance.
- (6) Loss or damage subject to this Additional Coverage is not eligible for coverage under any other Coverage, Additional Coverage, Coverage Extension or Optional Coverage contained in this Coverage Part, including any Property Off-Premises Additional Coverage or any other Property in Transit Additional Coverage.

c. If included in the Causes of Loss form specified in the Declarations, the following Exclusions do not apply to your Property in Transit Additional Coverages:

- (1) Earth Movement;
- (2) Utility Services;
- (3) Water;
- (4) Smoke, Vapor, Gas;
- (5) Steam Apparatus;
- (6) Freezing;
- (7) Exposed Property;
- (8) Collapse; or
- (9) Voluntary Parting.

5. Loss Expense And Protection Coverages

a. Catastrophe Allowance Coverage

- (1) The insurance provided by this Coverage Part may be extended if the applicable limits of insurance are insufficient to compensate you for covered direct physical loss or damage that you incur as a result of an occurrence publicly designated as a numbered catastrophe event by the Property Claims Services organization.
- (2) We will pay under this Catastrophe Allowance Coverage only if Property Claims Services publicly designates a catastrophe number to the insured event that causes direct physical loss or damage (e.g. hurricanes, blizzards, hailstorms).
- (3) This Catastrophe Allowance Coverage may not be used to cover:
 - (a) Any loss that would not otherwise be covered by this Coverage Part; or
 - (b) The deductible amount of any coverage provided by this or any other policy.
- (4) The most we will pay under this Additional Coverage is the annual aggregate Catastrophe Allowance Coverage Limit of Insurance shown in the Declarations. This is additional insurance.
- (5) Unless otherwise shown in the Declarations, no deductible applies to this Additional Coverage.

b. Expediting Expense Coverage

- (1) We will pay the reasonable costs you incur to expedite repairs to Covered Property which has been damaged by a Covered Cause of Loss. This includes payment of overtime wages and the extra cost of express or other rapid means of transportation.
- (2) In addition to the Exclusions and Limitations contained in this Coverage Part, this Additional Coverage does not apply to:
 - (a) Loss or expense insured elsewhere under this Coverage Part;
 - (b) Costs or expenses caused by the interference of strikers in the rebuilding, repairing or replacing of the Covered Property at the location of loss or damage; or
 - (c) Costs or expenses caused by the suspension, lapse or cancellation of any license, lease or contract.
- (3) The most we will pay in any one occurrence under this Additional Coverage is the Expediting Expense Coverage Limit of Insurance shown in the Declarations. This is additional insurance.
- (4) Unless otherwise shown in the Declarations, no deductible applies to this Additional Coverage.

c. Extra Expense

- (1) We will pay for the actual, necessary and reasonable Extra Expense you incur during the "period of restoration" caused by direct physical loss of or damage to property at premises which are described in the Declarations. With respect to loss of or damage to business personal property, the described premises includes the area within 1,000 feet of such premises.
- (2) The direct physical loss or damage must be caused by or result from a Covered Cause of Loss.
- (3) If you occupy only part of the site at which the described premises are located, your premises means:
 - (a) The portion of the building which you rent, lease or occupy; and
 - (b) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.
- (4) Extra Expense means the actual, necessary and reasonable expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.
- (5) We will pay Extra Expense (other than the expense to repair or replace property) to:
 - (a) Avoid or minimize the "suspension" of business and to continue "operations" at:
 - (i) The described premises; or
 - (ii) Replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location; or
 - (b) Minimize the "suspension" of business if you cannot continue "operations".
- (6) We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Additional Coverage.
- (7) The most we will pay for all Extra Expense in any one occurrence under this Additional Coverage is the policy level Extra Expense Limit of Insurance shown in the Declarations.
- (8) Unless otherwise shown in the Declarations, no deductible applies to this Additional Coverage.

d. Fire Extinguisher And Automatic Extinguishing System Recharge Coverage

- (1) We will pay the expenses you incur for recharge of:
 - (a) Your hand-held fire extinguishers; or
 - (b) An automatic extinguishing system.
- (2) The most we will pay in any one occurrence under this Additional Coverage is the Fire Extinguisher and Automatic Extinguishing System Recharge Coverage Limit of Insurance shown in the Declarations. This is additional insurance.
- (3) Unless otherwise shown in the Declarations, no deductible applies to this Additional Coverage.

e. Lock Replacement Coverage

- (1) We will pay the necessary and reasonable costs you incur:
 - (a) To repair or replace the door locks or tumblers for such door locks at a premises described in the Declarations or within 1,000 feet of a premises described in the Declarations; and
 - (b) To replace your door keys for such door locks;due to direct physical loss or damage caused by or resulting from a Covered Cause of Loss.
- (2) If included in the Causes of Loss form specified in the Declarations, the following do not apply to your Lock Replacement Coverage:
 - (a) Any Dishonesty Exclusion, except with respect to any dishonest or criminal act by you; or

- (b) Any Limitation for property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.
- (3) The most we will pay in any one occurrence under this Additional Coverage is the Lock Replacement Coverage Limit of Insurance shown in the Declarations. This is additional insurance.
- (4) Unless otherwise shown in the Declarations, no deductible applies to this Additional Coverage.

f. Reward Coverage

- (1) In the event of direct physical loss of or damage to Covered Property caused by fire, theft, robbery, explosion or vandalism that is covered under this Coverage Part, we will reimburse you for rewards you pay for information leading to:
 - (a) The possible conviction of the person or persons responsible for the fire, theft, robbery, explosion or vandalism in question; or
 - (b) The successful return of undamaged Covered Property to a law enforcement agency.
- (2) All reward payments must be documented.
- (3) Under this Additional Coverage, we will not reimburse you for any reward payment to anyone who directed, participated in, committed or caused to be committed the fire, theft, robbery, explosion or vandalism in question nor to anyone who provides or obtains information as part of their regular duties of employment either by the insured or a law enforcement or fire department agency.
- (4) The most we will pay under this Additional Coverage in any one occurrence is 25% of the covered loss or damage (prior to the application of any deductible and recovery of undamaged Covered Property) up to a maximum of the Reward Coverage Limit of Insurance shown in the Declarations. This is additional insurance.
- (5) Unless otherwise shown in the Declarations, no deductible applies to this Additional Coverage.

g. Soft Costs Coverage

- (1) We will pay the actual "soft costs" that you incur because of direct physical loss or damage caused by or resulting from a Covered Cause of Loss to:
 - (a) Covered Property listed in Paragraph **A.1.a.(5)** of your BUILDING AND PERSONAL PROPERTY COVERAGE FORM; or
 - (b) While covered under your Newly Acquired or Constructed Property Coverage Extension contained in your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, your new buildings being built on or within 1,000 feet of the described premises.
- (2) We will pay only those "soft costs":
 - (a) That are over and above your normal expenditures; and
 - (b) That are incurred during the period of time:
 - (i) That begins on the date the loss or damage occurs; and
 - (ii) Ends one year after the date on which the construction, repairs or replacement would be scheduled for completion.
- (3) We will only pay "soft costs":
 - (a) If Replacement Cost valuation applies; and
 - (b) You repair or replace the damaged property.
- (4) Normal expenditures are expenses that would have been incurred by your operation had no loss or damage occurred.
- (5) The most we will pay in any one occurrence under this Additional Coverage is the Soft Costs Coverage Limit of Insurance shown in the Declarations. This is additional insurance.
- (6) Unless otherwise shown in the Declarations, no deductible applies to this Additional Coverage.

B. Limits Of Insurance

In addition to the Limits of Insurance provisions contained in your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, the following Limits of Insurance apply to this COMMERCIAL PROPERTY COVERAGE PART:

1. Bucket Limit Of Insurance

- a. Your Bucket Limit of Insurance is a separate, policy level, per occurrence limit of insurance that is shown in the Declarations and applies to covered loss or damage to the following types of Covered Property, Additional Coverages and Coverage Extensions described in this Coverage Part:

- (1) Tenant improvements and betterments;
 - (2) Emergency Response Service Charge Additional Coverage;
 - (3) Personal Effects of Others Coverage Extension;
 - (4) Valuable Papers and Records Coverage Extension;
 - (5) Accounts Receivable Coverage Extension;
 - (6) Outdoor Property Coverage Extension;
 - (7) Fine Arts Additional Coverage, subject to any Fine Arts Unscheduled Per Item Limit of Insurance;
 - (8) Fire Extinguisher and Automatic Extinguishing System Recharge Additional Coverage; and
 - (9) Lock Replacement Additional Coverage.
- b. The Bucket Limit of Insurance applies only to loss or damage that occurs at or within 1,000 feet of the premises described in the Declarations.
 - c. Subject to the above provisions, the first Named Insured may choose which portion of the Bucket Limit will apply to the Covered Property, Additional Coverages and Coverage Extensions included in Paragraph a. above at the time of the loss.
 - d. The Bucket Limit of Insurance applies in excess of any applicable limit of insurance shown in the Declarations, subject to any applicable deductible.

2. Fine Arts Unscheduled Per Item Limit Of Insurance

- a. Subject to the limit of insurance applicable to the Covered Property, the most we will pay in any one occurrence for loss or damage to any one unscheduled "fine arts" item is the Fine Arts Unscheduled Per Item Limit of Insurance, if shown in the Declarations.
- b. This Fine Arts Unscheduled Per Item Limit of Insurance is part of, not in addition to, the limit of insurance applicable to the Covered Property and cannot be increased by use of the Bucket Limit of Insurance.
- c. A pair or set will be deemed to be one item.

3. Patterns, Molds, Dies and Forms Theft Limit Of Insurance

- a. Subject to the limit of insurance applicable to the Covered Property, if theft is a Covered Cause of Loss under this Coverage Part, the most we will pay for any one occurrence of theft of patterns, molds, dies and forms is the Patterns, Molds, Dies and Forms Theft Limit of Insurance, if shown in the Declarations, regardless of the type or number of articles that are lost or damaged in that occurrence.
- b. The Patterns, Molds, Dies and Forms Theft Limit of Insurance is part of, not in addition to, the limit of insurance applicable to the Covered Property.

4. Precious Metals Theft Limit Of Insurance

- a. Subject to the limit of insurance applicable to the Covered Property, if theft is a Covered Cause of Loss under this Coverage Part, the most we will pay for any one occurrence of theft of precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals is the Precious Metals Theft Limit of Insurance, if shown in the Declarations, regardless of the type or number of articles that are lost or damaged in that occurrence.
- b. The Precious Metals Theft Limit of Insurance is part of, not in addition to, the limit of insurance applicable to the Covered Property.

C. Valuation

In addition to the Valuation provisions contained in your BUILDING AND PERSONAL PROPERTY COVERAGE FORM, the following valuation provisions apply to this COMMERCIAL PROPERTY COVERAGE PART:

1. Electronic Data Processing Equipment And Scientific And Professional Equipment

- a. "Electronic data processing equipment" and "scientific and professional equipment" will be valued on a Replacement Cost basis. However if replacement of such equipment with equipment of comparable material and quality is impossible, the Replacement Cost will be the cost of equipment that is similar to the lost or damaged equipment and intended to perform the same function, but which may include technological advances.
- b. Lost or damaged "electronic data processing equipment" or "scientific and professional equipment" that is obsolete or no longer used by you will be valued on an Actual Cash Value basis.

2. Fine Arts

Loss or damage to “fine arts” will be valued at either:

- a. The cost of repairing the damaged “fine arts”, plus any reduction in value of the repaired item; or
- b. The price which the “fine arts” might reasonably be expected to realize if offered for sale by a willing seller to a willing buyer in a fair market on the date of loss or damage.

“Fine arts” not owned by you and in your care, custody or control are valued as shown in Paragraph **a.** or **b.** above, but we will not pay more than the amount for which you are legally liable.

3. Research And Development Property

For any “research and development property” actually replaced or reproduced, we will determine the value based on the costs at the time of the loss of:

- a. Blank materials for replacing or reproducing the “research and development property”; and
- b. The actual amount spent for labor and other expenses to research, transcribe, copy or rebuild the “research and development property” in excess of the cost you would otherwise incur in order to meet your last scheduled introduction date (prior to loss or damage) for any new product or any enhancement to an existing product which is based on such “research and development property”.