

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

S PROTECTIVE SAFEGUARDS

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
FARM COVERAGE PART

Prem. No.	A	Bldg. No.	SCHEDULE*
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Protective Safeguards Symbols Applicable

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Describe any "P-9":

- The following is added to the:
Commercial Property Conditions
General Conditions in the Farm Property Coverage Form
General Conditions in the Mobile Agricultural Machinery and Equipment Coverage Form
General Conditions in the Livestock Coverage Form

PROTECTIVE SAFEGUARDS

- As a condition of this insurance, you are required to maintain the protective devices or services listed in the Schedule above.
- The protective safeguards to which this endorsement applies are identified by the following symbols:

"P-1" Automatic Sprinkler System, including related supervisory services.

Automatic Sprinkler System means:

- Any automatic fire protective or extinguishing system, including connected:
 - Sprinklers and discharge nozzles;
 - Ducts, pipes, valves and fittings;

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- Tanks, their component parts and supports; and
- Pumps and private fire protection mains.

(2) When supplied from an automatic fire protective system:

- Non-automatic fire protective systems; and
- Hydrants, standpipes and outlets.

"P-2" Automatic Fire Alarm, protecting the entire building, that is:

- Connected to a central station; or
- Reporting to a public or private fire alarm station.

"P-3" Security Service, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.

"P-4" Service Contract with a privately owned fire department providing fire protection service to the described premises.

"P-9" The protective system described in the Schedule.

* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

2. The following is added to the EXCLUSIONS section of:

CAUSES OF LOSS - BASIC FORM
CAUSES OF LOSS - BROAD FORM
CAUSES OF LOSS - SPECIAL FORM
MORTGAGE HOLDERS ERRORS AND
OMISSIONS COVERAGE FORM
STANDARD PROPERTY POLICY
FARM PROPERTY COVERAGE FORM
MOBILE AGRICULTURAL MACHINERY AND
EQUIPMENT COVERAGE FORM
LIVESTOCK COVERAGE FORM

We will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you:

- a. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- b. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

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TENTATIVE RATE

The rates used in the development of the premium for the Commercial Property Coverage Part are tentative. We will adjust the premium effective from the inception date of this Coverage Part once we develop the actual rates. If this is a renewal of a policy previously issued by us, we will adjust the premium effective from the renewal date of this Coverage Part once we develop the actual rates.

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OUTSIDE SIGNS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
 STANDARD PROPERTY POLICY

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SCHEDULE*

Prem. No.	Bldg. No.	Construction Of Sign		Limit Of Insurance	Causes Of Loss Form Applicable	Coinsurance Percentage	Additional Premium
		Entirely Metal	Other				
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*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

With respect to outside signs described in the Schedule:

- A. "Signs (other than signs attached to buildings)" is deleted from **Property Not Covered**.
- B. In the Limits Of Insurance section, the provision which pertains to signs attached to buildings does not apply. The limit applicable to each sign is shown in the Schedule.
- C. Outside signs are subject to all applicable provisions of the Causes Of Loss Form indicated in the Schedule. In addition, we will not pay for loss or damage caused by or resulting from any of the following:

1. Dampness or dryness of atmosphere;
2. Changes in or extremes of temperature;
3. Marring or scratching or
4. Rain, snow, ice or sleet.

However, if the sign is attached to the building and is covered under the Causes Of Loss – Special Form, then Exclusions C.1. through C.4. do not apply.

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S ADDITIONAL COVERED PROPERTY

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY

The following is withdrawn from PROPERTY NOT COVERED and added to COVERED PROPERTY:

Prem. No.	Bldg. No.	Paragraph Reference	Description of Property	M SCHEDULE*	Type of Property Coverage (Enter BUILDING or PERSONAL PROPERTY)
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* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

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MISSOURI – CALCULATION OF ADDITIONAL PREMIUM

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

- A.** If changes are made to this policy after the beginning of the current policy period, and such changes require an additional premium, the additional premium will be pro rated to recognize the actual period of coverage.
- B. Changes To A Covered Location**
If changes are made to a location that was covered at the beginning of the current policy period, and those changes require additional premium (e.g., an increase in the limit of insurance), we will calculate the additional premium using the rates and rules which were in effect on the effective date of the current policy period.
- C. Additional Locations**
1. If a location(s) is added to the policy after the beginning of the current policy period, we will calculate the premium for that location(s), including all coverages, options and causes of loss at that location(s), using the rates and rules which are in effect when the location(s) is added.
 2. If changes are subsequently made to a location(s) described in **C.1.** above, and those changes require additional premium, we will calculate the additional premium using the rates and rules which were in effect when the location(s) was added.
 - D. Any additional premium calculated in accordance with this endorsement will be charged in full, whether or not we applied a policywriting minimum premium in developing the premium that was charged at the beginning of the current policy period.

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S BUILDERS RISK CHANGES - STANDARD PROPERTY POLICY

This endorsement modifies insurance provided under the following:

STANDARD PROPERTY POLICY

A. Subparagraphs 1., 2. and 5. of Paragraph A. **COVERAGES** are replaced by the following:

1. COVERED PROPERTY

Covered Property, as used in this Policy, means the following type of property for which a Limit of Insurance is shown in the Declarations:

Building Under Construction, meaning the building or structure described in the Declarations while in the course of construction, including:

- a. Foundations;
- b. If intended to become a permanent part of the building or structure described in the Declarations, the following property located in or on the building or structure or within 100 feet of its premises:
 - (1) Fixtures, machinery and equipment used to service the building; and
 - (2) Your building materials and supplies used for construction;
- c. If not covered by other insurance, temporary structures built or assembled on site, including cribbing, scaffolding and construction forms.

2. PROPERTY NOT COVERED

Covered Property does not include:

- a. Land (including land on which the property is located) or water;
- b. The following property when outside of buildings:
 - (1) Lawns, trees, shrubs or plants;
 - (2) Radio or television antennas, including their lead-in wiring, masts or towers; or
 - (3) Signs (other than signs attached to buildings).

5. COVERAGE EXTENSION

Building Materials and Supplies of Others

a. You may extend the insurance provided by this Policy to apply to building materials and supplies that are:

- (1) Owned by others;
- (2) In your care, custody or control;
- (3) Located in or on the building described in the Declarations, or within 100 feet of its premises; and
- (4) Intended to become a permanent part of the building.

b. The most we will pay for loss or damage under this Extension is \$2,500 at each described premises. Our payment for loss of or damage to property of others will only be for the account of the owner of the property.

This Extension is additional insurance.

B. Subparagraph 9. of Paragraph F. **LOSS CONDITIONS** is replaced by the following:

9. VALUATION

We will determine the value of the Covered Property at actual cash value as of the time of loss or damage.

C. Subparagraph 1. of Paragraph G. **ADDITIONAL CONDITIONS** is replaced by the following:

1. NEED FOR ADEQUATE INSURANCE

We will not pay a greater share of any loss than the proportion that the Limit of Insurance bears to the value on the date of completion of the building, described in the Declarations.

Example No. 1 (Underinsurance):

When: The value of the building on the date of completion is \$200,000
The Limit of Insurance for it is \$100,000
The Deductible is \$500
The amount of loss is \$80,000

Step 1: $\$100,000 \div \$200,000 = .50$

Step 2: $\$80,000 \times .50 = \$40,000$

Step 3: $\$40,000 - \$500 = \$39,500$

We will pay no more than \$39,500. The remaining \$40,500 is not covered.

Example No. 2 (Adequate Insurance):

When: The value of the building on the date of completion is \$200,000
The Limit of Insurance for it is \$200,000
The Deductible is \$1,000
The amount of loss is \$80,000

Step 1: $\$200,000 \div \$200,000 = 1.00$

Step 2: $\$80,000 \times 1.00 = \$80,000$

Step 3: $\$80,000 - \$1,000 = \$79,000$

We will cover the \$79,000 loss in excess of the Deductible. No penalty applies.

D. The following is added to Paragraph G. ADDITIONAL CONDITIONS:

11. WHEN COVERAGE CEASES

The insurance for a building in the course of construction provided by this Policy will end when one of the following first occurs:

- a. This policy expires or is cancelled;
- b. The property is accepted by the purchaser;
- c. Your interest in the property ceases;
- d. You abandon the construction with no intention to complete it;
- e. Unless we specify otherwise in writing:
 - (1) 90 days after construction is complete; or
 - (2) When the building described in the Declarations is:
 - (a) Occupied in whole or in part; or
 - (b) Put to its intended use.