The property coverage provided by this policy is subject to the provisions shown below. The COMMERCIAL PROPERTY COVERAGE (BCP-100), the PERILS PART, and the BUILDING AND THE PERSONAL PROPERTY COVERAGE PART (BCP-12) also apply except to the extent modified by the provision of this endorsement.

**THIS INSURANCE ENDORSEMENT FORMS PART OF YOUR POLICY CONTRACT.**
**PLEASE READ IT CAREFULLY.**

**INCOME, EXTRA EXPENSE, AND DONATIONS COVERAGE PART**
**- ACTUAL LOSS SUSTAINED -**

**AGREEMENT**
We agree to provide one or more of the Coverage Options listed below when a limit is shown on the declarations for the options. If a limit is shown for more than one of the Coverage Options, the provisions of the Commercial Property Coverage apply separately to each Coverage Option.

**COVERAGE OPTIONS**
We provide the following Coverage Options for which a limit of coverage is shown on the declarations. These coverages are provided during the restoration period when your operations are necessarily interrupted by a peril covered under this Coverage Part.

**EARNINGS AND EXPENSES**
We cover the actual loss of your normal earnings that you sustain, including, but not limited to, your tuition earnings, camp earnings, and rental earnings/value. This coverage includes, but is not limited to, the actual loss that you sustain of your payroll and other continuing expenses that you normally incur during the course of your operations. We cover only the expenses that are necessary during the restoration period. This coverage does not apply to loss of your donation income.

**DONATION INCOME**
We cover the actual loss of your donation income.

We cover only the donation income that is lost during the restoration period. This coverage does not apply to loss of your earnings and expenses.

**EXTRA EXPENSE**
We cover the necessary extra expenses that you incur to resume or continue your operations as nearly as practicable. We cover only the extra expenses that are necessary during the restoration period. We cover extra expenses you incur to repair, replace, or restore any property, but only to the extent that they reduce the loss otherwise payable under this Coverage Part. We also cover extra expenses incurred by you to research, replace, or restore information on damaged valuable papers and records, but only to the extent that they reduce the loss otherwise payable under this Coverage Part.

**PERILS COVERED**
The following perils are covered under this Coverage Part.

1. **Covered Perils:** This includes direct physical loss to real or personal property located at premises described on the declarations or in the open (or in vehicles) within 100 feet thereof, which loss is caused by a peril covered by:
   a. the Perils Part shown on the declarations for this Coverage Part; or
   b. any other peril covered by this policy, with the exception of the Water Damage Coverage Part (BCP-25, BCP-26, or BCP-27).

2. **Infectious Diseases:** This includes loss caused by the interruption of your operations by an infectious disease acquired by your employees or staff.

3. **Interruption by Civil Authority:** This includes loss caused by order of civil authority which denies you access to premises described on the declarations. This order must be a result of damage to property (other than property located at the described premises) caused by a covered peril. Coverage for this peril will only apply in the event that such order of civil authority results in the complete interruption of your operations, and will only apply for up to 60 days following the date of the damage to property which lead to issuance of the order.
4. **Utility Failure**: This includes loss caused by interruption of power or other utility services resulting from any cause if the interruption takes place away from the premises described on the declarations. Interruption includes reduced or increased voltage, low or high pressure, loss of internet services, or other interruptions of normal services.

5. **Food Contamination**: This includes loss caused by the contamination of your food.

6. **Temporary Emergency Coordination/Shelter Operations**: This includes loss caused by your inability to use your buildings and structures described on the declarations as a direct result of the inception during the policy period of your temporary emergency coordination operations or your temporary shelter operations.

**ADDITIONAL DEFINITIONS**

The following provisions apply to coverage provided by this Coverage Part:

1. **Actual Monthly Donation** means the total amount of all voluntary donation income that is contributed to your institution during each consecutive four-week period commencing after a covered loss has occurred.

2. **Average Monthly Donation** means all donation income that is contributed to your institution during the twelve-month period immediately preceding a covered loss, divided by twelve.

3. **Camp Earnings** means the sum of camper fees and other income from camp operations, less the cost of conducting the camp operations that is not necessary during the period of time that such operations are not being conducted as a result of loss by a covered peril. Camp earnings does not include rental earnings/value or tuition earnings.

4. **Difference in giving** means the difference between your average monthly donation during the twelve months prior to the date of loss and your actual monthly donation after the date of loss.

5. **Donation Income** means voluntary contributions of money for which no goods or services have been provided in return.

6. **Money** means:
   a. currency, coins and bank notes in current use and having a face value;
   b. personal and commercial checks and other similar negotiable instruments; and
   c. travelers checks, register checks, scrip, and money orders.

7. **Rental Earnings/Value** means your actual loss of:
   a. rental income of the described premises as furnished or equipped less any expenses that do not continue;
   b. the rental value of any part of the described premises that you occupy less any expenses that do not continue; and
   c. other charges for which a tenant is legally obligated and for which you would otherwise be obligated.

Rental earnings/value does not include camp earnings, or tuition earnings.

8. **Restoration Period** means the period of time it should reasonably take to resume your operations following a loss by a covered peril. The period of time covered by the restoration period will vary based upon the type of coverage applicable to a loss.

   a. **Earnings and Expenses**: For losses covered by Earnings and Expenses, the restoration period will begin 72 hours following the inception of the loss or damage causing the interruption in your operations for which coverage is sought under this Coverage Part, and will conclude at the earlier of:
      i. when the property that incurred the loss is rebuilt, repaired, or replaced; or
      ii. the date you could reasonably resume your operations to the conditions that would have existed had no loss occurred.

   b. **Donations Income**: For losses covered by Donations Income, the restoration period will begin 8 days following the inception of the loss or damage causing the interruption
in your operations for which coverage is sought under this Coverage Part, and will conclude at the earlier of:

i. when the property that incurred the loss is rebuilt, repaired, or replaced; or

ii. the date you could reasonably resume your operations to the conditions that would have existed had no loss occurred.

c. Extra Expense: For losses covered by Extra Expense, the restoration period will begin immediately following the inception of the loss or damage causing the interruption in your operations for which coverage is sought under this Coverage Part, and will conclude at the earlier of:

i. when the property that incurred the loss is rebuilt, repaired, or replaced;

ii. the date you could reasonably resume your operations in a permanent location.

This does not include any increase in time due to the enforcement of any ordinance, law, or decree that regulates or requires:

a. the construction, use, repair, or demolition of any property; or

b. the testing, evaluating, observing, or recording the existence, level, or effects of pollutants.

The restoration period is not limited by the expiration date of the policy.

9. Tuition Earnings means the sum of tuition fees and other income from educational or child care operations, less the cost of conducting such educational or child care operations that is not necessary during the period of time that such operations are not being conducted as a result of loss by a covered peril. Tuition earnings does not include camp earnings or rental earnings/value.

EXCLUSIONS AND LIMITATIONS

The following provisions apply to coverage provided by this Coverage Part:

1. Electronic Information: We do not cover loss caused by damage to, loss of, or inability to access electronic information beyond:

a. 60 consecutive days from the date of loss; or

b. the time from the date of loss until the date you could reasonably rebuild, repair, or replace other damaged property at the described premises caused by the same occurrence, whichever is greater.

Electronic information is media, programs, or records for electronic data processing or electronically controlled equipment including films, tapes, discs, drums, or cells.

This exclusion does not apply if the Computer Coverage form (BIM-7201) is endorsed to this policy.

2. Finished Stock: We do not cover loss of earnings caused by loss to stock manufactured by you which is ready to pack, ship, or sell. This does not apply to stock manufactured for retail outlets that you own.

3. Leases, Licenses, Contracts, or Orders: We do not cover any increase in loss due to the suspension, lapse, or cancellation of leases, licenses, contracts, or orders. However, we do cover loss during the restoration period if the suspension, lapse, or cancellation results directly from the interruption of your operations.

4. Strikes, Protests, and Other Interference: We do not cover any increase in loss due to interference by strikers or other persons at the described premises. This applies to interference with rebuilding, repairing, or replacing the property or with resuming your operations.

5. Unnecessary Expenses: We do not cover any expenses that are not necessary during the restoration period.

ADDITIONAL COVERAGE

The following provisions apply to coverage provided by this Coverage Part:

1. Extra Expense for Weather Related Cancellations of Scheduled Events: You may extend your coverage for Extra Expense, for which a limit is shown on the declarations, for a
total of up to $25,000 for any one occurrence to cover expenses you legally incur as a direct result of cancellation by you of your scheduled event. This extension of coverage will only apply if such cancellation is caused directly by the occurrence of severe weather at the location of your scheduled event.

2. Alterations and New Buildings: We extend your coverage for Earnings and Expenses and Extra Expense to include loss at premises described on the declarations caused by a peril covered by the Perils Part shown on the declarations for this Coverage Part:
   a. additions or alterations;
   b. new buildings or structures, completed or under construction; and
   c. machinery, equipment, supplies, or building materials located on or within 100 feet of the described premises used in the construction, alterations, or additions; or incidental to the occupancy of new buildings or structures at the described premises caused by a peril covered by the Perils Part shown on the declarations for this Coverage Part.

If such a loss delays the start of your operations, the restoration period starts from the time your operations would have begun had no loss occurred. This does not increase the limit.

3. Period of Loss Extension: For losses covered by the Perils Part shown on the declarations for this Coverage Part, we extend your coverage for Earnings and Expenses to cover loss from the date the property that incurred the loss is rebuilt, repaired, or replaced, or until the earlier of:
   a. the end of 30 consecutive days (unless otherwise shown on the declarations); or
   b. the date you could reasonably resume your operations to the conditions that would have existed had no loss occurred.

This extension of coverage does not increase the limit.

The following provisions apply to coverage provided by this Coverage Part:

1. Notice: In case of a loss, you must:
   a. give us or our agent prompt notice including a description of the property involved (we may request written notice); and
   b. give notice to the police when the act that causes the loss is a crime.

2. Protect Property: You must take all reasonable steps to protect covered property at and after an insured loss to avoid further loss. We pay the reasonable costs incurred by you for necessary repairs or emergency measures performed solely to protect covered property from further damage by a covered peril if a covered peril has already caused a loss to covered property. However, we do not pay for such repairs or emergency measures performed on property which has not been damaged by a covered peril. This does not increase our limit.

3. Proof of Loss: You must send us, within 60 days after our request, a signed, sworn proof of loss. This must include the time, place, and circumstances of the loss, and other information we request to investigate the loss.

4. Examination Under Oath: You must submit to examination under oath in matters connected with the loss as often as we reasonably request and give us sworn statements of the answers. If more than one person is examined, we have the right to examine and receive statements separately and not in the presence of others.

5. Records: You must produce records, including tax returns and bank microfilms of all cancelled checks, relating to value, loss and expense and permit copies and extracts to be made of them as often as we reasonably request.

6. Damaged Property: You must exhibit the damaged and undamaged property as often as we reasonably request and allow us to inspect or take samples of the property.

7. Cooperation: You must cooperate in performing all acts required by the Commercial Property Coverage.

8. Intent to Continue Operations: If you intend to continue your operations, you must resume all or part of your operations as soon as
possible.

**VALUATION**

The following provisions apply to coverage provided by this Coverage Part:

1. In determining a loss, we consider the experience of your business before the loss and the probable experience had no loss occurred.

2. The salvage value of any property bought for temporary use shall be deducted from the amount of loss determined to apply for Extra Expense.

3. **We** do not pay for any increase in loss due to your failure to use reasonable efforts to resume all or part of your operations. This includes making use of other locations and property to reduce the loss.

4. If your operations are not resumed as soon as possible, or if it is not resumed at all, the value of loss payment is based on the period of time it would have otherwise taken to resume your operations as soon as possible.

**HOW MUCH WE PAY**

The following provisions apply to coverage provided by this Coverage Part:

1. **Limit:** We pay no more than our limit shown on the declarations for the Coverage Options provided by this Coverage Part.

2. **Limit for Additional Policy Perils:** Subject to the Limit provision of this How Much We Pay section, we will pay no more than an amount equal to the limit specifically shown on the declarations, or in a policy form, for covered losses caused by any perils other than the following:
   - the perils listed in the Perils Part shown on the declarations for this Coverage Part;
   - Infectious Diseases;
   - Interruption by Civil Authority;
   - Utility Failure; and
   - Food Contamination.

3. **Donations Income Losses:** For losses covered by Donations Income Coverage, if a covered cause of loss occurs, and such loss causes your actual monthly donation to fall below your average monthly donation, then we will pay an amount equal to the difference in giving for each applicable four-week period in which such difference in giving occurs. But **we** will pay no more than the limit shown on the declarations for Donations Income Coverage.

4. **Insurance Under More Than One Coverage:** If more than one coverage of this policy insures the same loss, we pay no more than the actual claim or loss sustained.

5. **Insurance Under More Than One Policy:** You may have another policy subject to the same plan, terms, conditions, and provisions as this policy. If you do, we pay our share of the covered loss. Our share is the proportion that the applicable limit under this policy bears to the limit of all policies covering on the same basis.

   If there is another policy covering the same loss, other than that described above, we pay only for the amount of covered loss in excess of the amount due from that other policy, whether you can collect on it or not. But we do not pay more than the applicable limit.