

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

## **EXTENSION OF COVERAGE**

In consideration of an included additional premium, this policy is extended to provide the following coverage.

**A. Subsequent Loss.**

We cover personal property against loss due to utility failure if such failure is a result of physical damage caused by windstorm or hail to power, heating or cooling equipment situated on the premises where the covered property is located.

This is not additional insurance and does not increase the limit of liability for **Coverage B (Personal Property)**.