TEMPERATURE CHANGE

This endorsement modifies insurance provided under the following:

STANDARD PROPERTY COVERAGE FORM
SPECIAL PROPERTY COVERAGE FORM

This coverage applies only when it is indicated in the Declarations. The provisions of this policy apply to the coverage stated in this endorsement, except as indicated below.

A. We will pay for direct physical loss of or damage to "perishable stock" at the described premises caused by or resulting from:

(1) A change in temperature or humidity resulting from:
   (a) Mechanical breakdown or failure of:
      (i) Stationary heating plants; or
      (ii) Refrigerating, cooling or humidity control apparatus or equipment;
      But only while such plants, equipment or apparatus are at the described premises.
   (b) Complete or partial failure of electric power, either on or away from your described premises. Such failure of power must be due to conditions beyond your control; or
(2) Contamination by a refrigerant.

B. We will not pay for loss or damage to "perishable stock" located:
   (1) On buildings;
   (2) In the open; or
   (3) In vehicles.

C. Exclusions
   (1) The following exclusions under paragraph B.1. of SECTION B - EXCLUSIONS are deleted:
      (a) Ordinance or Law;
      (b) Power Failure; and
   (c) Mechanical Breakdown in the Standard Property Coverage Form.

   (2) The following exclusions are added:
      We will not pay for loss or damage caused by or resulting from:
      (a) The disconnecting of any of the following systems from the source of power:
         (i) Refrigerating;
         (ii) Cooling; or
         (iii) Humidity control.
      (b) The loss of electrical power caused by the shutting off of any switch or other device used to control the flow of electric power or current.
      (c) The inability of an electrical utility company, your stationary heating plant or any other power source to provide sufficient heat or power due to:
         (i) Lack of fuel;
         (ii) Lack of capacity to make enough heat or power; or
         (iii) Order of the government.
      (d) Breaking of any glass that is a permanent part of refrigerating, cooling or humidity control unit.
      (e) Consequential Losses: Interruption of business, delay, loss of use or loss of market.

D. Limit of Insurance
   The most we will pay for loss or damage in any one occurrence is the Limit of Insurance for Temperature Change shown in the Declarations.
E. Additional Conditions

(1) We will pay for loss or damage under this Optional Coverage only when:
   (a) Such loss or damage is not covered elsewhere in this policy or any other policy that insures the "perishables stock" at the described premises; and
   (b) This Temperature Change coverage is shown as a specific item of insurance in the Declarations.

(2) In the event of loss or damage, none of the other coverage under this policy or any other policy will share in its payment unless there are similar to the provisions of this Optional Coverage.

(3) But in no event will we pay more than the Limit of Insurance shown in the Declarations for the Temperature Change.

F. Additional Definitions

For the purpose of this insurance:

   (1) "Mechanical breakdown" means:
       (a) Breaking or separation of any mechanical part(s) other than gas pipes or lines; or
       (b) Burning out of any electrical motor servicing such unit; and
       requiring replacement of the damaged parts to become functional. But "mechanical breakdown" does not mean faulty operation or failure of equipment which results in temperature change but does not require replacement of broken parts. We will not pay for loss or damage to "perishable stock" caused by such faulty operation or failure of equipment.

   (2) "Perishable stock" means personal property:
       (a) Maintained under controlled conditions for its preservation; and
       (b) Susceptible to loss or damage if the controlled conditions change.