**COMMERCIAL PROPERTY**

Policy Number: PolicyNumberP

**IssuingCompanyP**

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

**CHANGES – LIMITS OF INSURANCE AND CONDITIONS**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

**SCHEDULE**

|  |  |
| --- | --- |
| Premises Number: | Building Number: |
| Premises Number: | Building Number: |
| Premises Number: | Building Number: |

With respect to Building(s) at the location(s) indicated in the Schedule of this endorsement,

**A.** The following is added to the Limits Of Insurance section:

In the event of a loss, there is no automatic reinstatement of the applicable limit of insurance.

**B.** Paragraph **7.** Valuation in Section **E.** Loss Conditions is replaced by the following:

**Valuation**

We will determine the value of Building(s) at the location(s) indicated in the Schedule of this endorsement, in the event of loss or damage, at Actual Cash Value as of the time of loss or damage.

**C.** The Coinsurance Additional Condition is deleted in its entirety. Other references to Coinsurance in this Coverage Form are deleted.

If the Schedule is not completed, this endorsement will apply to all covered Buildings.

All other terms and conditions remain unchanged.