
PROCESSING OR PRODUCTION OPERATIONS EXCLUSION RENTAL UNITS

(The entries required to complete this endorsement will be shown below or on the "declarations".)

SCHEDULE

Prem. No.	Bldg. No.	Description of Rental Unit(s)
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The Property Coverages are amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

ADDITIONAL DEFINITIONS

1. The following definition is added:

"Rental premises" means the rental unit(s) described in the Schedule above, including the building in which such rental unit(s) is located, and the contents contained in such rental unit(s) or building.

2. With respect to form BP 0200 only, the following is added to item 12., "Specified perils":

Vandalism of the "rental premises" does not include any processing or production operation performed at the "rental premises", regardless of whether such operation is:

- 1) permitted or prohibited, either legally or under the terms of a lease; or
- 2) customary to the intended use or occupancy of the premises.

COVERAGE C -- LOSS OF INCOME

This coverage does not apply to loss or damage described in the Additional Exclusions section of this endorsement.

PERILS COVERED

In the BP 0100 only, with respect to the "rental premises" shown in the Schedule above, item 9. Vandalism is deleted and replaced by the following:

9. **Vandalism** -- "We" cover loss or damage caused by vandalism. This means willful and malicious damage to, or destruction of, the covered property.

Vandalism of the "rental premises" does not include any processing or production operation performed at the "rental premises", regardless of whether such operation is:

- 1) permitted or prohibited, either legally or under the terms of a lease; or
- 2) customary to the intended use or occupancy of the premises.

Restrictions -- "We" do not pay for loss or damage caused by theft, except for building damage caused by burglars breaking in or exiting a building.

ADDITIONAL EXCLUSIONS

The following exclusion is added:

Substance Release --

"We" do not cover loss caused by or resulting from smoke, vapor, gas, or any other substance released in connection with any processing or production operation performed at the "rental premises", regardless of whether such operation is:

- 1) permitted or prohibited, either legally or under the terms of a lease; or
- 2) customary to the intended use or occupancy of the premises.

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