

ADDED PERILS FOR REFRIGERATED PRODUCTS

We cover loss to contents of a freezer or refrigeration unit on the insured premises. We pay no more than the Limit of Liability stated on this Endorsement or as stated on the Declarations. The covered contents must be owned by you. The loss must be caused by change in temperature resulting from:

1. Interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment.
2. Mechanical or electrical breakdown of the refrigeration system.
3. Loss of coolant or nitrogen as a result of container failure.

You must maintain the refrigeration equipment and containers in proper working condition.

This is not an additional amount of insurance.