

EXTRA EXPENSE ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period	Effective Date of Endorsement
			To
Issued By (Name of Insurance Company)			

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

**CHUBB RECALL PLUSSM POLICY FOR COMPONENT PARTS
CHUBB RECALL PLUSSM POLICY FOR CONSUMER GOODS
CHUBB RECALL PLUSSM POLICY FOR CONSUMABLE PRODUCTS**

The policy is amended as follows:

- I. The following is added to the definition of "Loss":

"Loss" includes "extra expense".

- II. The following definitions are added to the policy:

"Business interruption" means your actual loss of "business income" you sustained solely and directly in connection with a covered "insured event".

"Business income" means your sales revenue projected prior to the happening of an "insured event", but which has been lost after the decrease in sales attributable to and caused directly by an "insured event", less:

1. the variable costs that would have been incurred during the same period, but which have been saved as a result of not making those sales (including the cost of raw materials and all other saved costs); and
2. the increased sales of another "insured product(s)" within the same product line as the affected "insured product(s)" claimed in the "loss" as a result of an "insured event".

"Extra expense" means the reasonable and necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no "loss" resulting from an "insured event" to:

1. Avoid or minimize the "suspension" of business and to continue operations at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
2. Minimize the "suspension" of business if you cannot continue "operations".
3. Maintain employment of your work force

Extra Expense does not include:

- a) Any "business interruption"
- b) Any cost to repair, restore or replace the "insured product(s)"
- c) Any expenses recoverable elsewhere in this policy.

"Suspension" means a slowdown, cessation or shut down of your business activities arising out of a covered "insured event".

“Period of restoration” means the period from the time of “suspension” when either:

- a) the premises have been made ready for operations under the same or equivalent physical and operating conditions that existed prior to the “insured event”; or
- b) normal operations resume,

whichever comes first.

All other terms and conditions of the policy remain unchanged.

SPECIMEN