

## BUSINESS INTERRUPTION 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 PLUS<sup>SM</sup> POLICY FOR COMPONENT PARTS  
CHUBB RECALL PLUS<sup>SM</sup> POLICY FOR CONSUMER GOODS  
CHUBB RECALL PLUS<sup>SM</sup> POLICY FOR CONSUMABLE PRODUCTS**

The policy is amended as follows:

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

"Loss" includes "business interruption".

- 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".

- III. Condition D. (Calculation of Loss) is deleted and replaced with the following:

**D. CALCULATION OF LOSS:**

In the event of any covered "loss", you must provide to us a written request for payment as soon as practicable, accompanied by a computation of the "loss" setting forth in detail how the "loss" has been calculated and what assumptions have been made. You must provide to us any documentary evidence, including true copies of your books of account, bills, invoices, vouchers and other relevant documents that we or our representatives (including forensic accountants) may require. You must cooperate and afford our designates every assistance in their investigations, including reasonable access to any premises, personnel and documents we deem necessary for the purpose of the computation of "loss".

We will determine the amount of any "loss", taking into account any savings or recoveries or offsetting or make-up of "loss" which you have made or could reasonably have been expected to make and your ability to resume operations. We will apply standard accounting principles as recognized by the relevant regulatory authorities in your home jurisdiction. If you do business in more than one jurisdiction the relevant accounting principles to be applied will be those of the jurisdiction in which the subsidiary, division or other organizational unit that sustained the "loss" is based.

We will calculate "business income" based on an analysis of the profits generated by the affected "insured product(s)" and other "insured product(s)" which lost sales as a direct result of the "insured event", during each month of the 12 months prior to the "insured event" and taking into account:

1. The future profitability of such product(s) had no "insured event" occurred; and
2. All material changes in the market conditions of any nature whatsoever that would have affected the future marketing of and profits generated by the "insured product(s)" or other affected "insured product(s)".

Limits of insurance, premiums and other amounts as expressed in this policy, and "loss" and "consultant costs" payable under the policy are in U.S. currency. If we pay for "loss" or "consultant costs" calculated in currency other than U.S. currency, the rate of exchange will be based on the published wholesale exchange rate on the date we receive written notice of the "insured event". However, if there is no "insured event", the exchange rate for "consultant costs" will be based on the published wholesale exchange rate on the date the "consultant costs" are first submitted to us in writing.

Whether or not any partial payments have been made, you must submit to us a final written statement of loss including all items of "loss" upon request after an "insured event" becomes known to you

Nothing in the condition will be deemed to amend or supersede the provisions of Condition R. (Notice of Loss).

All other terms and conditions of the policy remain unchanged.