

SAMPLE

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REFRIGERATED FOOD SPOILAGE COVERAGE ENDORSEMENT

For an additional premium, the following Refrigerated Food Spoilage Coverage has been added to **your** policy under OTHER COVERAGES - SECTION I.

SECTION I - PROPERTY COVERAGES

OTHER COVERAGES - SECTION I

REFRIGERATED FOOD SPOILAGE

We will pay for damage to or spoilage of perishable foods owned by any **insured** and kept in a refrigerator or freezer located on the **residence premises**. **We** will pay up to the amount of the REFRIGERATED FOOD SPOILAGE stated in the declarations in the aggregate per policy period if the loss results from:

- a. interruption of power to the refrigerator or freezer caused by damage to or failure of the generating or transmitting equipment;
- b. mechanical breakdown of the refrigerator or freezer.

This coverage:

- a. is voided by the negligence of any **insured** in:
 - (1) maintaining:
 - (a) the refrigerator or freezer in working condition;
 - (b) the supply of electricity to the refrigerator or freezer;
 - (2) protecting food after a known loss;
- b. does not increase the limit of liability of COVERAGE C stated in the declarations.

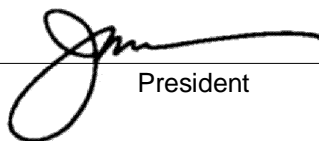
No deductible applies to this coverage.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY



 Secretary



 President