

SAMPLE

CO 00 02 06 14



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:

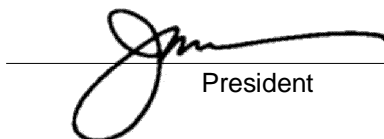
- a. is voided by the negligence of any **insured** in:
 - (1) maintaining:
 - (a) the refrigerator or freezer in working condition;
 - (b) the supply of electricity to the refrigerator or freezer;
 - (2) protecting food after a known loss;
- b. does not increase the limit of liability of COVERAGE C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

No deductible applies to this coverage.

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY


Secretary


President

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