

REASONABLE EMERGENCY SERVICES ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
This endorsement provides the terms of coverage if coverage is selected on the Declarations Page.

To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. This endorsement does not change any other provision of the insurance policy to which it is affixed. This endorsement is a part of this insurance policy and takes effect on the effective date of this insurance policy unless another effective date is shown.

Words and phrases that appear in *italics* in the remainder of this form have special meaning. Refer to Section I. Definitions of the policy form and / or this endorsement.

We will pay for reasonable costs incurred by you for *emergency services* taken solely to protect covered property under Coverage **A**, Coverage **B** and Coverage **C** from further damage, as described and covered in **Section B. Covered Causes of Loss** and **SMB 402 1712 CW ALL OTHER PERILS**, subject to following conditions:

1. Reasonable *emergency services* are limited to a combined \$100,000 for any and all services unless prior written approval is obtained from the carrier assigned Claims Handler in accordance with the conditions of paragraph 2.
2. Any reasonable *emergency services* totaling in excess of \$100,000 for any and all services must be approved in writing by the carrier assigned Claims Handler prior to the commencement of the work. The assigned Claims Handler may only approve reasonable *emergency services* in excess of \$100,000 for all services subject to the following conditions:
 - a. Any reasonable *emergency services* must be supported by a written itemized estimate provided to the carrier assigned Claims Handler prior to the commencement of the work.
 - b. Any reasonable *emergency services* in excess of those included in a written itemized estimate pursuant to subparagraph a. must be supported by a supplemental written itemized estimate provided to the carrier assigned Claims Handler prior to the commencement of any supplemental work.
3. Any water/fire/smoke mitigation regarding cleaning, inspection and restoration must follow current IICRC guidelines in order for coverage to be applicable. The mitigation provider must provide all the following to be considered for coverage:
 - a) Photos of damages before, during and after performing *emergency services*
 - b) Moisture mapping
 - c) IICRC calculations for equipment installation (air movers, dehumidifiers, and air scrubbers)
 - d) Drying logs
 - e) Invoices and receipts
4. Reasonable *emergency services* are only compensable if the provider of the services is appropriately licensed in the state where the work is being performed.
5. Reasonable *emergency services* allows only non-destructive temporary tarping of the roof or similar non-destructive measures. The following exceptions also apply:
 - a) Destructive tarping such as nailing or screwing a temporary roof cover is specifically excluded under this policy unless prior written approval is obtained from the carrier assigned Claims Handler prior to services being performed. Further, the Insured must

incur the cost to remove and reset the tarp for our inspection(s) if destructive tarping is utilized by the insured;

- b) Any type of shrink wrap roof coverings are specifically not covered under this policy for any reason. Further, the Insured must incur the cost to remove and reset the tarp for our inspection(s) if shrink wrap is utilized by the insured;
 - c) We will reimburse you for the cost to remove and reset a tarp to allow for our inspection(s) if the claim is reported within 30 days of the reported date of loss. If reported after 30 days from the reported date of loss, the insured must incur the cost to remove and reset the tarp for our inspection(s);
 - d) We will not reimburse you for the cost to remove and reset a tarp to allow you or your consultants to inspect;
 - e) In the event the tarp is blown off or damaged by a subsequent weather event, we will reimburse you for the cost to reset a tarp.
6. This endorsement does not increase the amount of the Coverage **A**, **B** or **C** limits.

Definitions: The following term, wherever used in this endorsement, shall mean:

Emergency Services – Any and all services taken solely to protect the property covered under Coverage **A**, **B**, or **C** from further damage in the case of an emergency, including by not limited to: water mitigation, fire mitigation, smoke mitigation, temporary roof covering/tarping, board-up of any openings, mold testing and remediation, demolition or removal, structural stabilization, mechanical or electrical service, equipment rental, contents manipulation, contents storage, or contents cleaning.

All other terms and conditions, insured coverage and exclusions of this policy remain unchanged, including other applicable limits, sub-limits and deductibles, and apply in full force and effect to the coverage provided by this policy.