

MARKEL INSURANCE COMPANY

ATTACHED TO AND FORMING PART OF
POLICY NUMBER:

COMMERCIAL PROPERTY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HEALTH & FITNESS CENTERS PROPERTY ENHANCEMENT ENDORSEMENT

Various provisions in this endorsement restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this endorsement the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

This endorsement modifies and is subject to the insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM
COMMERCIAL PROPERTY EXTENSION ENDORSEMENT
COMMERCIAL PROPERTY PLUS EXTENSION ENDORSEMENT

1. The following is added to A.1.a. Building:

(6) Miscellaneous structures and outdoor fixtures including:

- (a) Athletic backstops, surfaces and enclosures;
- (b) Fences;
- (c) Playground equipment;
- (d) Climbing walls, climbing structures and climbing towers; however the following is **not** covered: adventure courses, which are defined as rope courses including the ropes, poles, supporting structures, cables and pulleys;
- (e) Swimming pools;
- (f) Pumps, filters and metal smoke stacks;
- (g) Above ground transmission lines; and
- (h) Roadways, walks, patios and other paved surfaces.

The following is added to A.1.b. Your Business Personal Property:

(8) The following types of property:

- (a) Athletic and sports equipment, waterfront and pool equipment and supplies, and arts and crafts supplies;
- (b) Maintenance equipment and tools, office equipment and supplies, first aid and infirmary supplies, dry groceries, kitchen supplies and utensils and inventory from the insured's supply store;
- (c) All other personal property that is owned by you and used in your business.

Unless otherwise noted in this endorsement or any Commercial Property Broadening or Plus Extension Endorsement, the following limitation is deleted: covered business personal property or property of others limited to within 100 feet of the described premises. There is no limitation to distance from the described premises unless specifically stated in the above noted forms.

2. Business Income Extension

The following is added to Business Income and Extra Expense:

Business Income includes, but is not limited to, tuition and fees including room, board and income from such sources as laboratory fee, bookstores, athletic events, research grants, canteens, vending machines, electronic game machines, sales of supplies, food and beverages, other sundries, organized trips, gift items, clothing and other miscellaneous programs offered by you.