

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **GUEST INCONVENIENCE EXPENSE**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CAUSES OF LOSS - SPECIAL FORM

### **SCHEDULE**

#### **Limits**

\$100 each Guest per Day

\$25,000 maximum each Occurrence

#### **Deductible**

\$500 each Occurrence

The following is added to Additional Coverages in the Building and Personal Property Coverage Form:

1. We will pay for **Guest Inconvenience Expense** caused by direct physical loss or damage to Covered Property at the described premises by a Covered Cause of Loss, up to the limits shown above.

As respects this endorsement, **Guest Inconvenience Expense** means the expenses incurred by your paying guests for whom prearranged hotel accommodations at the described premises cannot be honored. These expenses are as follows:

- a. Extra expenses incurred to secure and use other comparable lodging accommodations of a type as close as possible to the described premises;
- b. Extra expenses incurred while traveling from the described premises to a premises where the comparable accommodations are secured; and
- c. Prepaid amounts spent for activities away from the described premises which are lost because other accommodations within 60 miles from the described premises are unavailable.

2. We will pay for **Guest Inconvenience Expense** incurred for the period of time:

- a. Beginning on the later of the following dates the paying guest's prearranged accommodations at the described premises are:

(1) Scheduled to begin, but cannot begin; or

(2) Interrupted

due to loss or damage to the Covered Property by a Covered Cause of Loss; and

b. Ending on the earliest of the following dates:

- (1) The date the paying guest's prearranged accommodations at the described premises are scheduled to end;
- (2) The date the damaged property at the described premises should be repaired, rebuilt or replaced with reasonable speed and with similar quality;
- (3) The date the damaged property at the described premises is actually repaired, rebuilt or replaced; or
- (4) 14 days after the date determined in a. above.

c. We will only pay for **Guest Inconvenience Expense** that exceeds \$500 in any one occurrence. We will then pay the actual amount of **Guest Inconvenience Expense** up to the limits shown in the schedule of this endorsement.

The limits applicable to this Additional Coverage are in addition to the limits of insurance shown on the Declarations of this policy.