



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME - TIPS EXTENSION

This endorsement modifies insurance provided under the following:

BUSINESS INCOME COVERAGE FORM - ACTUAL LOSS SUSTAINED (Profits) (WA3200)

BUSINESS INCOME COVERAGE FORM (WA3250)

Paragraph (a) of **1. Business Income** in **A. COVERAGE** is deleted and replaced by the following:

- (a) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred, including tips and gratuities that are recorded and reported annually to the Canada Revenue Agency as income by the recipient; and

All other terms and conditions remain unchanged.