THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TIM HORTON'S - BUSINESS INCOME CHANGES

This endorsement modifies insurance provided under the following:

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

1. The following replaces **(b) Civil Authority** in **A.3. Additional Coverages**:

**Civil Authority.** We will pay for the actual loss of Business Income you sustain caused by action of civil authority that prohibits access to the described premises due to direct physical loss of or damage to property, other than at the described premises, caused by or resulting from an Insured Peril. This insurance will apply for a period of up to 60 consecutive days from the date of that action, subject to an Amount of Insurance of $250,000. Such amount is included in and does not increase any other applicable Amount of Insurance.

This Additional Coverage does not apply to loss covered under the Ingress or Egress Additional Coverage.

1. The following replaces Paragraph **(c)(ii)** of **Newly Acquired Locations** in **A.4. Coverage Extension**:
2. 180 days expire after you acquire or begin to construct the property; or
3. The following **Ingress or Egress Additional Coverage** is added to **A.3. Additional Coverages**:

**Ingress or Egress.** We will pay for the actual loss of Business Income you sustain caused by the prevention of ingress to or egress from the described premises due to direct physical loss of or damage to property, other than at the described premises, caused by or resulting from an Insured Peril. This insurance will apply for a period of up to 15 consecutive days from the date that ingress or egress is first prevented, subject to an Amount of Insurance of $100,000. Such amount is included in and does not increase any other applicable Amount of Insurance.

This Additional Coverage does not apply to loss covered under the Civil Authority Additional Coverage.

All other terms and conditions remain unchanged.

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