

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## Franchisee

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This Endorsement modifies insurance provided under the following:

### FOOD BORNE ILLNESS INSURANCE FOR RESTAURANT CHAINS

1. It is understood and agreed that Definitions, Section 2.10, is amended to read as follows:

**Insured Location(s)** means any of the **Insured(s)** owned or franchised restaurants listed in the Declaration of this Policy, and where such locations **Loss of Gross Profit** is negatively impacted directly and solely as a result of an **Insured Event**

2. It is further understood and agreed that Definitions, Section 2.11, is amended to read as follows:

**Insured Products** means all ingestible products for human use or consumption, including any of their ingredients, components' and/or packaging provided such products:

- i. are in production; or
- ii. have been manufactured, handled or distributed by the **Insured**; or
- iii. have been manufactured by any contract manufacturer for the **Insured**; or
- iv. are being prepared for or are available for sale.
- v. are sold, distributed, or manufactured by a **Franchisee** under legal agreement of the **Insured** at the time of the **Loss**

3. It is further understood and agreed that Definitions, Section 2, is amended by the addition of the following definition:

**Franchisee** means an entity legally authorized by the **Insured(s)** to act as a distributor to market the **Insured Products(s)**.

4. It is further understood and agreed that Section 3.21, Exclusions, is amended to read as follows.

Any **Food Borne Illness** that occurs where the Insured is or ought to be aware that the **Insured** or **Franchisee** is in violation of the corporate mandated food handling or food procurement procedures and has not taken action to rectify the violation.

5. It is further understood and agreed that Section 3.23, Exclusions, is deleted in its entirety.

Nothing herein contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of this policy except as set forth above.

All other terms, conditions and exclusions remain unchanged.