

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Recall Costs

This Endorsement modifies insurance provided under the following:

FOOD BORNE ILLNESS INSURANCE FOR RESTAURANT CHAINS

1. It is understood and agreed that the definition of *Loss* under Section 2 is amended to include **Recall Costs**.
2. It is further understood and agreed that section 2., Definitions, is amended by the addition of the following definition:

Recall Costs means the costs incurred by the *Insured* for the recall, removal, recovery of possession or control, or disposal of such affected *Insured Product(s)* pursuant to an *Insured Event*. These costs are limited to the following:

- i. The cost of newspaper, magazine or any printed advertising (whether electronic or otherwise), radio and television announcements or commercials, as well as the cost of correspondence regarding or concerning the recall
- ii. The cost of shipping the *Insured Product* from any purchaser, distributor or user to the place or places the *Insured* designates.
- iii. The cost to rent additional warehouse or storage space.
- iv. The cost of disposal of the *Insured Product*, to the extent that specific methods of disposal other than those usually employed for trash discarding or disposal, are required to avoid **Bodily Injury** or **Property Damage** as a result of such disposal.
- v. The cost of hiring additional person(s), other than regular employees of the *Insured*, to assist with the recall of the *Insured Product(s)*.
- vi. Overtime paid to regular employees, other than salaried employees, of the *Insured* for work devoted exclusively to the recall of the *Insured Product(s)*.
- vii. Expenses (incl. transportation and accommodation costs) incurred by employees directly attributable to the recall of the *Insured Product(s)*.
- viii. Expenses incurred to properly dispose of the unused packaging and point of purchasing marketing material of recalled *Insured Product(s)* if such packaging or material cannot be reused.
- ix. The actual cost to redistribute any recalled *Insured Product(s)*.

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.