

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## Replacement Costs

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

***Replacement Costs*** means:

- i. The total amount of refunds the ***Insured(s)*** gives to purchasers, not to exceed the cost of the goods sold.
- ii. The costs to repair the ***Insured Product(s)***, including the cost to return the ***Insured Product(s)*** to the purchaser, and the cost to repair unsold stock.
- iii. If the ***Insured Product(s)*** cannot be replaced, the cost to produce or acquire a like replacement product, including the cost to return the ***Insured Product(s)*** to the purchaser, not to exceed the cost of goods sold.
- iv. If the ***Insured Product(s)*** cannot be repaired, reconditioned, decontaminated or otherwise treated so as to render it marketable, the cost of unsold finished stock.

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.