

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION - BLACK POWDER ON PREMISES

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

- a.** The following paragraph is added to paragraph **A.** Coverage, sub-paragraph **2.**, Property Not Covered.

Covered property does not include loose or bulk black powder on the premises unless it is kept in a secured and locked, fire and explosion proof, cabinet away from the general public at all times.

- b.** The following paragraph is added to the Causes of Loss – Basic Form or Causes of Loss – Broad Form, whichever is attached to this policy.

We will not pay for loss or damage caused by or resulting from fire or explosion unless the loose or bulk black powder on the premises is kept in a secured and locked, fire and explosion proof, cabinet away from the general public at all times.

- c.** The following paragraph is added to paragraph **B.**, Exclusions of the Causes of Loss – Special Form, sub-paragraph **2.**

We will not pay for loss or damage caused by or resulting from fire or explosion unless the loose or bulk black powder on the premises is kept in a secured and locked, fire and explosion proof, cabinet away from the general public at all times.

All other terms and conditions of this policy remain unchanged.