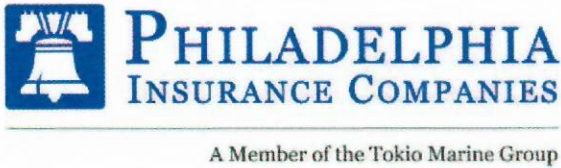


**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****BELL ENDORSEMENT**

One Bala Plaza, Suite 100  
 Bala Cynwyd, Pennsylvania 19004  
 610.617.7900 Fax 610.617.7940  
 PHLI.com

Unless otherwise stated herein, the terms, conditions, exclusions and other limitations set forth in this endorsement are solely applicable to coverage afforded by this endorsement, and the policy is amended as follows:

**I. SCHEDULE OF ADDITIONAL COVERAGES AND LIMITS**

The following is a summary of Limits of Liability or Limits of Insurance and/or additional coverages provided by this endorsement. This endorsement is subject to the provisions of the policy to which it is attached.

<b>COVERAGE</b>	<b>LIMITS OF INSURANCE</b>
Business Travel Accident Benefit	\$50,000
Conference Cancellation	\$25,000
Donation Assurance	\$50,000
Emergency Real Estate Consulting Fee	\$50,000
Fundraising Event Blackout	\$25,000
Identity Theft Expense	\$50,000
Image Restoration and Counseling	\$50,000
Key Individual Replacement Expenses	\$50,000
Kidnap Expense	\$50,000
Political Unrest	\$5,000 per employee: \$25,000 policy limit
Temporary Meeting Space Reimbursement	\$25,000
Terrorism Travel Reimbursement	\$50,000
Travel Delay Reimbursement	\$1,500
Workplace Violence Counseling	\$50,000

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ELITE PROPERTY ENHANCEMENT: HOMEOWNER ASSOCIATIONS & PLANNED UNIT DEVELOPMENTS**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CAUSES OF LOSS – SPECIAL FORM

**I. Schedule of Additional Elite Enhancement Endorsement Coverages and Limits**

The following is a summary of increased Limits of Insurance and/or additional coverages provided by this endorsement. This endorsement is subject to the provisions of your policy.

Coverage Applicable	Limit of Insurance	Page #
Business Personal Property	Within 1250 feet	2
Pollutant Clean Up and Removal	\$25,000	2
Fire Department Service Charge	\$25,000	2
Newly Acquired or Constructed Property	90 days	3
Personal Effects	\$5,000/\$25,000	3
Property of Others	\$10,000	3
Valuable Papers and Records	\$50,000	3
Property Off-Premises, Including Stock	\$500,000	3
Property at Conventions, Fairs, Exhibitions or Special Events	\$25,000	3
Outdoor Property/Debris Removal	\$50,000	3
Emergency Vacating Expense	\$15,000	4
Automated External Defibrillators (AED's)	\$5,000	4
Lease Cancellation Moving Expenses	\$2,500	4
Foundations	Included	4
Retaining Walls	\$5,000	5
Accounts Receivable	\$100,000	5
Business Income and Extra Expense (including Contingent)	\$100,000	6
Fire Extinguisher Recharge	\$1,000	7
Lock Replacement	\$1,000	7
Reward Reimbursement	\$5,000	8
Inventory and Appraisals of Loss	\$5,000	8
Ordinance or Law-Undamaged Portion of the Building	Building Limit	8
Ordinance or Law-Demolition Cost	\$300,000	
Ordinance or Law-Increased Cost of Construction	\$300,000	
Spoilage	\$25,000	10
Pair, Sets or Parts	Adjustment Included	10
Fine Arts	\$25,000	11
EDP Equipment and Media	\$50,000	11
Water	\$30,000	14
Utility Services (Business Income (and extra expense) Coverage)	Extension	15
Furs	\$5,000	15
Precious Metals	\$5,000	15
Property in Transit	\$50,000	16
Off Premises Power Failure	\$25,000	16
Dampness/Extremes of Temperature	Deletions Excluded	16
Earthquake Sprinkler Leakage	\$10,000	16