

REFRIGERATED FOOD SPOILAGE

(The information required below may be shown on the "declarations".)

"We" pay for spoilage of food in a freezer or refrigerated unit on the "insured premises". The most "we" pay is \$1,000 per occurrence. The spoilage must be caused by change in temperature resulting from:

1. interruption of electrical service to refrigeration equipment caused by damage to the generating or transmission equipment; or
2. mechanical or electrical breakdown of the refrigeration equipment.

This coverage applies only to property intended for the personal use of an "insured". It does not apply to farm personal property. "You" must maintain the refrigeration equipment in proper working order.

No deductible applies. All other "terms" of the policy apply.