This Endorsement changes the Policy – please read it carefully.

In consideration of the premium charged, it is hereby understood and agreed that, for the purposes of this Endorsement, the Policy is amended as follows:

The following provisions are added to Section B of the Declarations:

**B: Limits of Indemnity and Deductible:**

- **Limit of Indemnity for Pandemic Events (By Endorsement Only):** $250,000 per Covered Location
  - $1,000,000 per Period of Insurance
- **Deductible (Section 4.7):** as respect Pandemic Events(By Endorsement Only): $10,000 Each and Every Incident

Section 2. **LIMITS OF INDEMNITY** is amended to delete and replace the following:

2.3 "Limit of Indemnity for Incident Response Expenses" - Underwriters' maximum liability for Incident Response Expenses affecting all Covered Locations insured hereunder for Restaurant Events, Supplier Events, and Pandemic Events shall not exceed the corresponding "Limit of Indemnity for Incident Response Expenses" set forth in Section B of the Declarations, as amended, regardless of the number of Insureds named in the Declarations.

Incident Response Expenses shall be in excess of any applicable Deductible; except that Crisis Management Expenses paid as part of Incident Response Expenses shall not be subject to the Deductible. Any amounts paid hereunder with respect to Incident Response Expenses shall reduce the remaining applicable Limits of Indemnity payable with respect to Actual Net Loss.

Section 2. **LIMITS OF INDEMNITY** is amended to include the following:

2.11 "Limit of Indemnity for Pandemic Events" - Underwriters' maximum liability for Actual Net Loss and Incident Response Expenses affecting all Covered Location(s) insured hereunder for Pandemic Events shall not exceed the Limit of Indemnity set forth in Section B of the Declarations, as amended, per Period of Insurance and shall be in excess of the Deductible.

If any indemnity is owed under Section 2.1 (Restaurant Event), 2.2 (Supplier Event) or 2.13 (Hospitality Event), if applicable, for any Incident, no indemnity shall be owed under this Section 2.11 for that same Incident, regardless of the number of Pandemic Events, involved and irrespective of whether an Insured sustains any loss, in whole or in part, as a result of any Pandemic Event.

Section 4. **DEFINITIONS**, is amended to include:

4.59 "Pandemic Event" means either:

- (a) the actual presence of an Infected Person within a Covered Location; or,
- (b) the announcement by a Public Health Authority that a specific Covered Location is being closed as a result of an Epidemic declared by the CDC or WHO.

4.58 “Infected Person” means an individual who has been confirmed by a licensed physician to be contagious with a Covered Disease during an Epidemic of that Covered Disease.

4.56 “Covered Disease” is limited to the following pathogens, their mutations, or variations:

- Avian Flu
- Bubonic Plague
- Ebola
- Hand, Foot and Mouth Disease
- Human Papillomavirus (HPV)
- Legionellosis
- Leprosy
- Malaria
- Measles
- Meningococcal
- Monkpox
- Mumps
- Pertussis
- Polio
- Rabies
- Rotavirus
- Rubella
- Severe Acute Respiratory Syndrome-associated Coronavirus (SARS-CoV) disease
- Smallpox
- Swine Flu
- Tuberculosis (TB)
- Varicella (Chickenpox)
- Yellow Fever
- Zika Virus
- or, as designated by Underwriters
“Epidemic” means an occurrence of a Covered Disease that:

(a) rapidly and unexpectedly becomes widely distributed and affects or attacks persons simultaneously throughout a geographic location, region, territory, country, continent, or globally as defined by the World Health Organization (“WHO”), or the Center for Disease Control (“CDC”); and

(b) would impair normal physical function of any part, organ or system (or a combination thereof) of the body that manifests by a characteristic set of signs and symptoms;

"Affected Covered Location" For Pandemic Event(s), Affected Covered Location shall mean only the specific Covered Location where the Pandemic Event occurred and whose Normal Gross Revenues are reduced by at least ten percent (10%) for a period in excess of seven (7) consecutive days, due directly and solely to the occurrence of a Pandemic Event.

"Incident" means a Pandemic Event. All Pandemic Events arising out of one or multiple visits by an Infected Person or the simultaneous presence of multiple Infected Person(s) within a Covered Location, shall be considered one Incident; and, the Incident shall be deemed to have occurred at the time of the earliest occurrence of the Pandemic Event.

“Incident Response Expenses”:

(g) up to $10,000 for cleaning and sanitization of only the Affected Covered Location(s) per Period of Insurance for Pandemic Event(s).

"Period of Restoration" for Pandemic Event means a period of twelve (12) months. The period commences on the date of the Incident and ends on the earlier of the following dates:

(i) the first date that the Gross Revenues derived from the Insured's normal and customary business operations at the Affected Covered Location are within ten percent (10%) of the Normal Gross Revenues for the Affected Covered Location and; thereafter, remain within ten percent (10%) of the Normal Gross Revenues for the Affected Covered Location for the next six (6) consecutive days; or

(ii) twelve (12) months from the date of the Incident;

The Period of Restoration shall not be affected by the expiration of the Period of Insurance.

Section 6. EXCLUSIONS is amended to include:

This insurance also does not cover any Actual Net Loss, Incident Response Expenses, or Extortion Payments directly or indirectly caused by, arising out of, contributed to by, in consequence of, or resulting from, any of the following:

6.43 at a Covered Location, other than the specific Affected Covered Location where the Pandemic Event occurred.

This is a part of your Policy, and takes effect on the effective date of your Policy unless another effective date is shown below.

<table>
<thead>
<tr>
<th>Endorsement Number</th>
<th>Policy Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>TNR 18 8275</td>
</tr>
</tbody>
</table>

Complete only when this endorsement is not prepared with the policy or is not to be effective with the policy.

Effective on and after 6/21/2019 at 12:01 a.m. local standard time.
Issued to: SCGM, Inc.
Issued by: Certain Underwriters at Lloyd’s
Expiry Date: 6/21/2020 at 12:01 a.m. local standard time.

All other terms, conditions and exclusions of this Policy remain unchanged.

Countersigned: [Signature]
Authorized Representative