

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRE-EVENT LOSS MITIGATION COSTS ENDORSEMENT

This endorsement modifies insurance provided under the following:

FOODBORNE ILLNESS AND CONTAMINATION INSURANCE

SCHEDULE

Sub-Limits—Pre-Event Loss Mitigation Costs	
\$	Any one Insured Event
\$	Each Insured Location Aggregate
\$	Policy Aggregate

A. The following is added to SECTION I—INSURING AGREEMENT:

1. The **Pre-Event Loss Mitigation Costs** Any one **Insured Event** Sub-Limit shown in the Schedule is the most the **Insurer** will pay for **Pre-Event Loss Mitigation Costs** arising out of Any one **Insured Event** to which this endorsement applies.
2. The **Pre-Event Loss Mitigation Costs** Each **Insured Location** Aggregate Sub-Limit shown in the Schedule is the most the **Insurer** will pay for the sum of all **Pre-Event Loss Mitigation Costs** for Each **Insured Location** in any one Period of Insurance to which this endorsement applies.
3. The **Pre-Event Loss Mitigation Costs** Policy Aggregate Sub-Limit is the most the **Insurer** will pay for all **Pre-Event Loss Mitigation Costs** in any one Period of Insurance to which this endorsement applies.
4. **Pre-Event Loss Mitigation Costs** are paid in addition to and are not part of the Sub-Limits or the Combined Policy Period Aggregate in the Foodborne Illness And Contamination Insurance Schedule of Coverage.

B. SECTION II—DEFINITIONS is amended as follows:

1. The following definition is added:

Pre-Event Loss Mitigation Costs means the reasonable and necessary expense of **Crisis Response Consultants** directly assisting the **Named Insured**, with the **Insurers'** prior written consent, to reduce or minimize the threat of an **Insured Event** arising out of a **Circumstance**. This includes, but is not limited to, assistance to revise, correct, benchmark, or test current written product recall plans or crisis management plans.

2. The following is added to subsection 18. **Insured Losses:**

Pre-Event Loss Mitigation Costs

C. The following is added to SECTION IV—GENERAL CONDITIONS:

Pre-Event Loss Mitigation Costs

The **Named Insured** will notify the **Insurers** in writing of the intent to incur **Pre-Event Loss Mitigation Costs**, and the **Insurer** will approve such in writing.

Approval shall be deemed granted if the **Insurers** does not notify the **Named Insured** in writing of the **Insurers'** disapproval within five business days of receiving the notice of intent.

All other terms and conditions remain unchanged.

AUTHORIZED REPRESENTATIVE

DATE