

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ANDERSON GROUP MUSICAL INSTRUMENTS ELECTRICAL APPARATUS DEDUCTIBLE ENDORSEMENT

This endorsement modifies insurance provided under the following:
ANDERSON GROUP MUSICAL INSTRUMENTS COVERAGE FORM

The following is added to the DEDUCTIBLES section of the Coverage Form:

Electrical Apparatus Deductible

1. We will not pay for the first \$_____ of loss or damage to “**Covered Property**” caused by or resulting from artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:
 - a. “**Covered property**”, electrical or electronic wire, device, appliance, system or network;
or
 - b. Device, appliance, system or network utilizing cellular or satellite technology.
2. For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:
 - a. Electrical current, including arcing;
 - b. Electrical charge produced or conducted by voltage or a magnetic or electromagnetic field;
 - c. Pulse of electromagnetic energy;
 - d. Electrostatic and other voltage-induced discharge; and
 - e. Electromagnetic waves or microwaves.

All other terms and conditions remain unchanged.
