

Optional Coverage

ADDED PERILS FOR REFRIGERATED FOOD PRODUCTS (Applies Only to Coverage "C")

We extend Household Personal Property (Coverage "C") to cover the food products in a freezer or refrigerated unit on the **insured premises**. We pay no more than \$250. The covered food products must be owned by **you**. The loss must be caused by a change in temperature resulting from:

1. interruption of electrical service to refrigeration equipment; or
2. mechanical or electrical breakdown of the refrigeration system.

If this limit of insurance has been increased, the total limit of insurance will be indicated on the declarations. Refer to **your** declarations as a separate deductible may apply to this optional coverage.