PROTECTIVE DEVICES

(Entries required to complete the Schedule will be shown below or on the "declarations").

SCHEDULE

<table>
<thead>
<tr>
<th>Prem.</th>
<th>Bldg.</th>
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<tr>
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<td>Protective Device or Service</td>
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ADDITIONAL EXCLUSIONS

1. The following additional exclusion applies only when a device or service, shown in the Schedule, provides fire protection.

   "We" do not pay for loss or damage caused by fire if, prior to the fire, "you":

   a. had knowledge of any suspension or impairment in any protective device or service, shown in the Schedule, and "you" did not notify "us"; or

   b. failed to maintain in complete working order, any protective device or service, shown in the Schedule, which "you" control.

   However, if part of an automatic sprinkler system is shut off and "you" restore full protection within 48 hours, notification to "us" is not required.

2. The following additional exclusion applies only when a device or service, shown in the Schedule, provides theft protection.

   "We" do not pay for loss caused by theft if, prior to the theft, "you":

   a. had knowledge of any suspension or impairment in any protective device or service, shown in the Schedule, and "you" did not notify "us"; or

   b. failed to maintain in complete working order, any protective device or service, shown in the Schedule, which "you" control.

ADDITIONAL CONDITIONS

The following condition is added:

Protective Devices -- "You" are required to maintain in complete working order, the protective devices and services shown in the Schedule.

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