

# Coverage Summary

The following assumes a customer purchases a insurance policy with no modification to included limits:

BASE PROPERTY COVERAGES:	INCLUDED LIMIT:
Building & Business Personal Property	Insured Need
Business Income and Extra Expense	12 month actual loss sustained
Season Increase	25%
PROPERTY ADDITIONAL COVERAGES	
Arson & Theft Reward	\$5,000
Claim Data Expense	\$5,000
Debris Removal	25% + \$25,000
Employee Dishonesty	\$25,000
Expediting Expenses	\$25,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Protective Equipment Discharge	\$15,000
Forgery or Alteration	\$25,000
Newly Acquired/Constructed Property	\$500k Bldg, \$250k BPP, 180 days
Ordinance or Law	\$25,000
Outdoor Trees, Shrubs, Plants, Lawns	\$3,000
Pollutant Clean Up & Removal	\$25,000 annual total
Preservation of Property	BPP limit up to 90 days
Temporary Relocation of Property	\$50,000 up to 90 days
Water Damage	Included in Building/BPP Limit
PROPERTY COVERAGE EXTENSIONS	
Accounts Receivable	\$25,000
Appurtenant Buildings & Structures	\$50,000
Building Glass	Included in Building/BPP Limit
BI & Extra Expense – Dependent Property	\$10,000
BI & Extra Expense – Newly Acquired Property	\$250,000
Business Personal Property Off Premises	BPP Limit
Civil Authority	3 weeks/24 hour deductible
Electronic Data Processing	\$50,000
Equipment Breakdown	BPP limit with a \$100k sublimit on Diagnostic Equipment
Equipment Breakdown – Expediting Expenses	\$25,000
Equipment Breakdown – Pollutants	\$25,000
Equipment Breakdown – Service Interruption	Business Income Extension
Interruption of Computer Operations	\$25,000 annual total
Money Orders & Counterfeit Paper	BPP Limits
NonOwned Detached Trailers	\$5,000
Outdoor Property	\$10,000
Personal Effects	\$25,000
Signs	Included in Building/BPP Limit
Spoilage – Consequential Loss	Included in BPP Limit
Theft Damage to Rented Property	Included in BPP Limit
Valuable Papers & Records	\$25,000
LIABILITY COVERAGE FORM	
General Liability	\$1,000,000
Medical Expenses	\$10,000
Damage to Premises Rented to You	\$300,000
Products/Completed Operations	\$1,000,000