



BUSINESS INSURANCE POLICY COVERAGE SUMMARY

PROPERTY:

- All Risk Coverage
- Building, Fixtures and Equipment, Tenants Improvements, Insured for Replacement Cost
- Extensions of Coverage
 - Accounts Receivable (\$25,000)*
 - Awnings, Canopies, and Exterior Antennae
 - Blanket Glass - Building Owner (Policy Deductible)
 - Consequential Loss
 - Cost of Preparing Proof of Loss (\$10,000)
 - Customer's Goods - Legal Liability
 - Debris Removal
 - Fire Department Charges (\$25,000)*
 - Increased Repair Cost (25% of Building)
 - Inflation Protection
 - Newly Acquired Building (\$500,000)
 - Newly Acquired Location - Business Contents (\$250,000)
 - Outdoor Signs - All Risk (\$15,000)*
 - Peak Season Endorsement (25% of Business Contents)
 - Personal Property of Officers and Employees (\$10,000)
 - Premises Extension
 - Property in Transit or Temporarily Off Premises (\$25,000)*
 - Removal of Insured Property
 - Tear Out Clause
 - Trees & Shrubs, Plants & Flowers (\$1,000/item - maximum \$10,000 limit)
 - Valuable Papers (\$25,000)*

**Increased Limits May Be Purchased*

CRIME:

- Package Limit \$1,000 (Maximum Limit \$10,000)
- Package Includes:
 - Employee Dishonesty
 - Money & Securities
 - Money Orders, Counterfeit Paper Currency & Depositors Forgery

BUSINESS INTERRUPTION:

- Actual Loss of Business Income, including Rental Income
- Extra Expenses to Continue or Resume Normal Operations

GENERAL LIABILITY:

- \$1,000,000 Package Limit (Maximum Limit: \$5,000,000)*
- Extensions of Coverage
 - Blanket Contractual
 - Broad Form Property Damage
 - Contingent Employers
 - Employees as Additional Insureds
 - Medical Payments (\$5000/person and \$10,000/accident)
 - Non-owned Automobile
 - Occurrence Property Damage
 - Owners & Contractors Protective
 - Personal Injury
 - Products and Completed Operations
 - Tenants Legal Broad Form (\$100,000 limit)*
 - Incidental Medical Malpractice
 - Professional Liability for barber shops, beauty parlours, drug stores, morticians and small animal veterinarians

** Increased Limits May be Purchased*

OPTIONAL COVERAGE:

The following coverages are available for an additional premium:

- Additional Insured - Landlord/Equipment Lessor
- Sewer Backup Coverage
- Equipment Breakdown Insurance
- Blanket Glass - Policy Deductible (Applicable to Tenant in Building)
- Blanket Glass - Reduced Deductible - \$100
- Electronic Data Processing
- Other Special Coverages as Required