

Property Coverage Summary

Coverage	Limit	Optional Increase Limit
Accounts Receivable – On Premises/Off Premises	\$25,000/\$10,000	Up to \$100,000/\$10,000
Backup of Sewers and Drains	\$25,000	
Building Damage Caused by Theft or Vehicle	Included	
Building Glass Special Deductible	\$250 Deductible	
Business Income and Extra Expense – Actual Loss Sustained	12 months	
	Period of Restoration: 72 hours	Period of Restoration: 24 hours, 48 hours
Business Personal Property Temporarily in Portable Storage Units	\$10,000	Up to \$30,000
Claim Data Expense	\$5,000	
Communication Equipment	\$1,000	Up to \$10,000
Computer and Funds Transfer Fraud	\$10,000	
Debris Removal	Additional \$25,000 per location	Up to \$35,000
Definition of Premises	1,000 feet	
Electronic Data Processing	Equipment	Up to \$75,000
	Data & Media Combined	\$10,000
	Extra Expense	\$10,000
Employee Theft	\$50,000	Up to \$200,000
Equipment Breakdown Coverage	Included	
Fire Department Service Charge	\$10,000	
Fire Protection Equipment Recharge	\$15,000	
Forgery or Alteration	\$10,000	Up to \$75,000

Contractors

Coverage		Limit	Optional Increased Limit
Identity Recovery		Included	
Lock and Key Replacement -- Premises		\$5,000	
Money and Securities—Inside the Premises/ Outside the Premises		\$10,000/\$10,000	Up to \$50,000/\$10,000
Newly Acquired Property	Buildings	\$1,000,000	
	Business Personal Property	\$500,000	
	Period of Coverage	180 days	
Ordinance or Law	Undamaged Portion	Included	
	Demolition	\$100,000	
	Increased Cost of Construction	\$100,000	
Ordinance or Law Equipment Coverage		Included	
Outdoor Property		\$20,000	Up to \$50,000
Outdoor Signs		\$10,000	Up to \$25,000
Personal Effects & Property of Others—Per person/occurrence		\$1,000/\$25,000	
Pollutant Cleanup and Removal		\$25,000	
Property in Transit		\$25,000	
Property Off Premises & at Exhibitions		\$25,000	
Property at Unnamed Location		\$10,000	
Reward Payment		\$5,000	
Salespersons' Samples		\$10,000	
Utility Services—Direct Damage		\$25,000	Up to \$50,000
Valuable Papers—On Premises/Off Premises		\$25,000/\$10,000	Up to \$100,000/\$10,000

Contractors



**Contractors
Package**