



## 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