

Commercial Package

Extensions Of Coverage Maximum Limits Summary - Schedule 10CS1



This Form attaches to and forms part of the Commercial Package Commercial Property Broad Form 10PKG

SECTIONS 1, 2, 3, 4, 5, 6, 7, 11, 12, 13, 14, 15, 16, 17, 18, AND 19 OF FORM 10PKG ARE APPLICABLE TO ALL COVERAGES, EXTENSIONS, ADDITIONAL COVERAGES, ADDITIONAL PROPERTY INSURED, ADDITIONAL COVERAGES, OPTIONAL EXTENSIONS AND OPTIONAL COVERAGES IDENTIFIED HEREIN, SUBJECT TO ALL CONDITIONS OF THIS FORM UNLESS OTHERWISE NOTED HEREIN:

If the "Coverage Summary Page" indicates Form 10PKG applies, the following Extensions of Coverage, Property Insured, and Additional Coverages apply only while the described "Property" is within Canada and the continental United States of America (excluding Alaska). These Extensions of Coverage, Additional Property Insured, and Additional Coverages are not subject to the terms of the Coinsurance Clause 4 in this Form:

8 EXTENSIONS OF COVERAGE

If "Building", "Property", "Contents", "Equipment" and/or "Stock" coverage is specifically identified on the "Coverage Summary Page", the following Extensions of Coverage apply to the maximum limits identified below but not exceeding the respective limits as shown therein under "Building", "Property", "Contents", "Equipment", and / or "Stock":

	<u>LIMIT</u>
[1] Property Removal:	included
[2] Power Fluctuation / Power Surge Coverage:	included
[3] Consequential Damage / Stock Spoilage: The amount payable under this extension shall not exceed	\$ 25,000.
[4] Glass:	included

9 ADDITIONAL PROPERTY INSURED

Unless otherwise specified, the limits stated below are in addition to the limits stated on the "Coverage Summary Page" for the insured property. Not exceeding the limits shown below, the Insurer will indemnify the Insured for any loss to "Property" described:

	<u>LIMIT</u>
[1] Peak Season Stock Increase: The amount payable under this extension shall not exceed.....	25%
of the total amount(s) specified for "Stock", limited to no more than four (4) months [one-hundred-and-twenty (120) consecutive days].	
[2] Off Premises Stock and Equipment: The amount payable under this extension shall not exceed	\$ 50,000.
[3] Newly Acquired Property:	
(a) Building(s) or Additions to Existing Building(s): The amount payable under this extension shall not exceed....	\$ 500,000.
(b) Contents: The amount payable under this extension shall not exceed.....	\$ 500,000.
[4] Newly Acquired Location:	
(a) Building(s): The amount payable under this extension shall not exceed.....	\$1,000,000.
(b) Contents: The amount payable under this extension shall not exceed.....	\$ 500,000.
[5] Growing Plants, Trees Shrubs or Flowers in the Open: The amount payable under this extension shall not exceed	\$ 25,000.
This extension of coverage shall be limited to a maximum recovery of one-thousand dollars (\$1000) for each growing plant, tree, shrub or flower in the open including debris removal expense.	
[6] Roadways, Walkways, Parking Lot Paved Surfaces or Other Exterior Paved Surfaces: The amount payable under this extension shall not exceed	\$ 25,000.
[7] Headstones, Grave Markers and Mausoleums: The amount payable under this extension shall not exceed	\$ 5,000.
This extension of coverage shall be limited to a maximum recovery of one-thousand dollars (\$1,000) in respect to each headstone, grave marker, or mausoleum.	

[8] Parcel Post:	The amount payable under this extension shall not exceed.....	\$	10,000.
[9] Contents in Transit:	The amount payable under this extension shall not exceed.....	\$	25,000.
[10] Sales Representative:	The amount payable under this extension shall not exceed.....	\$	10,000.
[11] Exhibition Extension:	The amount payable under this extension shall not exceed.....	\$	25,000.
[12] Personal Property of Officers, Employees, Volunteers & Visitors:			
	The amount payable under this extension shall not exceed	\$	50,000.
	This extension of coverage is subject to a limited to a maximum recovery of two-thousand-five hundred dollars (\$2,500) in respect of any one visitor, officer or employee.		
[13] Fine Arts:	The amount payable under this extension shall not exceed.....	\$	25,000.
	This extension of coverage is subject to a limited to a maximum recovery of two-thousand-five hundred dollars (\$2,500) per item.		
[14] Electronic Data Processing Media (including Breakdown Coverage):	the amount payable under this extension shall not exceed	\$	25,000.
	(a) Hardware:	included in above limit	
	(b) Data and Media:	included in above limit	
[15] Signs:	The amount payable under this extension shall not exceed.....	\$	15,000.

10 ADDITIONAL COVERAGE

Unless otherwise specified, the limits stated below are in addition to the limits stated on the "Coverage Summary Page" for the insured property. Not exceeding the limits shown below, the Insurer will indemnify the Insured for any loss described:

			<u>LIMIT</u>
[1] Blanket By-Laws:	The amount payable under this extension shall not exceed.....		25%
	of the insured "Building" limit as shown on the "Coverage Summary Page"		
[2] Debris Removal:	The amount payable under this extension shall not exceed.....		25%
	of the insured "Building" limit as shown on the "Coverage Summary Page"		
[3] Removal of Windstorm Debris:	The amount payable under this extension shall not exceed.....		25%
	of the insured "Building" limit as shown on the "Coverage Summary Page"		
[4] Extra Expense:	The amount payable under this extension shall not exceed.....	\$	50,000.
[5] Professional Fees / Cost of Preparing Proof of Loss:	The amount payable under this extension shall not exceed	\$	25,000.
[6] Rental Reimbursement:	The amount payable under this extension shall not exceed	\$	10,000.
[7] Pollution Damage – Insured Premises:	The amount payable under this extension shall not exceed	\$	25,000.
[8] Fire Department Expenses:	The amount payable under this extension shall not exceed	\$	50,000.
[9] Reward:	The amount payable under this extension shall not exceed.....	\$	10,000.
[10] Building Damage by Theft:	The amount payable under this extension shall not exceed	\$	10,000.
[11] Valuable Papers and Records:	The amount payable under this extension shall not exceed.....	\$	50,000.
[12] Accounts Receivable:	The amount payable under this extension shall not exceed	\$	50,000.
[13] Master Key:	The amount payable under this extension shall not exceed.....	\$	25,000.
[14] Fire Suppression System Recharge Expense:	The amount payable under this extension shall not exceed	\$	25,000.
[15] Leasehold Interest (Rents):	The amount payable under this extension shall not exceed	\$	15,000.
[16] Brands and Labels:	The amount payable under this extension shall not exceed	\$	25,000.

EXCEPT AS OTHERWISE PROVIDED IN THIS FORM, ALL TERMS, CONDITIONS AND PROVISIONS OF THE POLICY TO WHICH THIS RIDER IS ATTACHED SHALL HAVE FULL FORCE AND EFFECT.