

BUSINESSOWNERS PROPERTY & CRIME COVERAGES

COVERAGE	BUSINESSOWNERS	BUSINESSOWNERS W/ENHANCEMENT	BUSINESSOWNERS ADVANTAGE
Accounts receivables	On-premises limit* = \$10,000 Off-premises limit = \$2,500	On-premises limit* = \$10,000 Off-premises limit = \$2,500	On-premises limit* = \$25,000 Off-premises limit = \$25,000
Arson reward			\$5,000
Automatic increase - buildings - limit of insurance increased proportionately by 4% (or other selected %) throughout the policy term	Minimum = 2% Maximum = 16%	Minimum = 2% Maximum = 16%	Minimum = 2% Maximum = 16%
Back-up of sewers or drains*		\$5,000 - subject to policy deductible	\$10,000 per location per policy period, subject to \$1,000 deductible
Business income - actual loss sustained, for up to 12 consecutive months after loss	X	X	X
Business income for newly acquired locations		\$100,000 per location	\$100,000 per location; includes extra expense
Business personal property limit - limit of insurance automatically increases by 25% to allow for seasonal variations	X	X	X
Civil authority and "period of restoration" waiting period	48 hours	24 hours	24 hours
Computer coverage* (applies to equipment and/or media)		\$5,000	Up to the BPP Limit of Insurance
Covered property threshold changed from within 100 ft. to within 1,000 ft. of described premises		X	X
Credit card invoices		\$1,000	\$5,000
Debris removal	Up to 25% of the loss to covered property and the policy deductible +\$10,000	Up to 25% of the loss to covered property and the policy deductible +\$10,000	Up to 25% of the loss to covered property and the policy deductible +\$25,000
Employee dishonesty (including ERISA)*			\$10,000
Equipment breakdown	X	X	X
Extended business income - actual loss sustained, for up to 30 days after "operations" are resumed	X	X	X
Extra expense - actual loss sustained, for up to 12 consecutive months after loss	X	X	X
Fairs or exhibitions			\$10,000
Fine arts			\$10,000
Fire department service charge	\$1,000	\$10,000	\$25,000
Fire extinguisher recharge expense		\$5,000	\$10,000
Forgery and alteration* (limit must equal Employee dishonesty limit)	\$2,500	\$2,500	\$10,000
Inventory and appraisals		\$10,000	\$10,000
Lock replacement		\$1,000	\$5,000
Loss of food in a refrigerator or freezer		\$1,000	\$1,000
Money and securities	On-premises* = \$5,000 Off-premises* = \$5,000	On-premises* = \$5,000 Off-premises* = \$5,000	On-premises* = \$10,000 Off-premises* = \$10,000
Money orders and counterfeit paper currency	\$1,000	\$1,000	\$1,000
Newly acquired or constructed buildings		25% of the existing building limit, up to a maximum of \$500,000 per building	25% of the existing building limit, up to a maximum of \$500,000 per building
Off-premises power interruption		\$10,000	\$10,000
Ordinance or law coverage (applies only to buildings insured on a replacement cost basis) <ul style="list-style-type: none"> • Undamaged portion of the building • Demolition cost* • Increased cost of construction* 	- - Up to \$5,000 per building	Up to the building limit of insurance Up to \$5,000 per building Up to \$5,000 per building	Up to the building limit of insurance Up to \$25,000 per building Up to \$25,000 per building
Outdoor property (fences; antennas; satellite dishes; and trees, shrubs, or plants)	Up to \$500 per tree, shrub, or plant; maximum of \$2,500 per occurrence	Up to \$1,000 per tree, shrub, or plant; maximum of \$10,000 per occurrence	Up to \$1,000 per tree, shrub, or plant; maximum of \$10,000 per occurrence
Outdoor signs not attached to buildings*	\$2,500 (for limited perils only)	\$1,000 (for all perils that are not excluded)	\$5,000 (for all perils that are not excluded)
Personal effects	\$2,500 per premises	\$2,500 per person; \$10,000 per premises	\$2,500 per person; \$10,000 per premises
Personal property at newly acquired premises	\$100,000 per building	\$250,000 per building	\$250,000 per building
Personal property off premises/in transit	\$5,000	\$10,000	\$15,000
Pollutant clean up and removal	\$10,000 per policy period	\$10,000 per policy period	\$25,000 per policy period
Vacancy measure	70% or more of a building is unoccupied	90% or more of a building is unoccupied	90% or more of a building is unoccupied
Valuable papers and records	On-premises limit* = \$10,000 Off-premises limit = \$2,500	On-premises limit* = \$10,000 Off-premises limit = \$2,500	On-premises limit* = \$25,000 Off-premises limit = \$25,000

*Limit may be increased

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the Businessowners Policy. Please refer to the policy for actual terms, conditions, coverages, limits, and exclusions.

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