

Commercial Property Enhancement Endorsement (WCP-05)

COVERAGE OVERVIEW

The following chart provides a brief overview of the additional coverage and limits provided by WCP-05. Please review WCP-05 for further information, as this overview is not all-inclusive.

Coverage	Without Enhancement	With Enhancement
Accounts Receivable	\$0	\$50,000
Arson Reward (No Deductible)	\$0	\$10,000
Backup of Sewers and Drains (\$1,000 Deductible)	\$0	\$10,000
Brands and Labels	\$0	\$25,000
Business Income Newly Acquired Locations	30 Days	90 days
Business Income Utility Services	Away from the described premises	Away from the described premises
Computer Coverage including Hardware, Data and Media (\$1,000 deductible)	\$0	\$10,000
Credit Card Slips and Credit Card Invoices Included in M&S	\$0	\$10,000
Debris Removal	\$0	\$10,000
Employee Dishonesty Including ERISA (\$0 deductible for ERISA claims)	\$0	\$10,000
Extra Expense (No deductible)	\$0	\$10,000
Fine Arts (\$2,500 Item/\$10,000 Occurrence)	\$0	\$10,000
Fire Department Service Charge (No deductible)	\$1,000	\$10,000
Fire Extinguisher Recharge Expense (No deductible)	\$0	\$10,000
Forgery and Alteration	\$0	\$10,000
Inventory and Appraisals	\$0	\$10,000
Lock Replacement (No deductible)	\$0	\$5,000
Money and Securities		
– Inside the premises	\$0	\$10,000
– Outside the premises	\$0	\$10,000
Newly Acquired or Constructed Building	\$250,000 30 days	\$500,000 90 days
Newly Acquired Personal Property	\$100,000 30 days	\$250,000 90 days
Ordinance or Law Coverage		
– Loss to the undamaged portion of the building	\$0	Building Limit
– Demolition Cost	\$0	\$25,000
– Increased Cost of Construction	Lesser of \$10,000 or 5% of bldg. limit	\$25,000
Outdoor Fences – all covered causes of loss	\$0	\$10,000
Outdoor Property (Not including Outdoor Signs)	\$0	\$10,000

Outdoor Signs – all covered causes of loss	\$0	\$10,000
Outdoor Trees, Shrubs and Plants		
– Per Tree	\$0	\$500
– Per Occurrence	\$0	\$10,000
Personal Effects and Property of Others		
– Each Premises	\$2,500	\$10,000
– Any One Person	\$2,500	\$2,500
Pollutant Clean-Up and Removal	\$10,000	\$25,000
Premises Boundary	0	1,000 feet
Property in Transit – Includes property in care, custody, control of salespersons.	\$5,000	\$25,000
Property Off-Premises (Includes Fairs, Trade Shows & Exhibitions while in CCC of salespersons).	\$10,000	\$25,000
Utility Services – Direct Damage		
– Building and Personal Property	\$0	\$50,000
Includes Water Supply Property, Communication Supply Property and Power Supply Property. Doesn't include Overhead Transmission Lines.		
Vacancy	11%	11%
Valuable Papers & Records – Other than Electronic Data	\$2,500	\$25,000