

Property Coverage Highlights TCPP with Property Extensions Package (PEP)

* Option Available to tailor (increase) TCPP limits.

	TCPP with PEP
Accounts Receivable	\$100,000* when due to loss of records at described premises or newly acquired locations \$50,000* when due to loss of records at temporary locations or in transit
Back Up of Sewers or Drains	\$10,000*
Surface Water Damage	N/A
Brands and Labels	Permission granted to remove brands and labels and re-label damaged merchandise without reduction in the amount that otherwise would have been paid for the loss; \$25,000 for costs incurred to remove the brands and labels and re-label the damaged merchandise
Coinsurance - Direct Damage	No coinsurance requirement
Extended Building Coverage Definition: <ul style="list-style-type: none"> • Appurtenant buildings and structures at described premises • Property of others used to maintain covered buildings or their premises • Underground pipes, flues or drains 	<ul style="list-style-type: none"> • Yes • Yes • Yes
Debris Removal	25% of loss paid & deductible; plus additional \$300,000* if needed
Equipment Breakdown-Options to Include as a Covered Cause of Loss	Various Options Available; Avoids coverage gaps and duplications that can result when coverages are written separately under Boiler & Machinery forms and Electronic Computer and Data Processing Inland Marine forms Note: When Business Income and/or Extra Expense coverage is written, the Equipment Breakdown cause of loss that applies to direct damage also applies to the business income and extra expense coverages
Extra Expense	\$100,000; Access routes to covered premises are considered to be part of described premises; Includes dependent property coverage, ordinance or law coverage and 30 days civil authority coverage
Fine Arts - Broad Inland	\$25,000 sub-limit applies to fine arts that are otherwise covered; \$25,000 additional

Marine Perils	limit/ 180 days coverage applies to newly acquired fine arts
Installation Coverage	\$25,000*; Includes coverage for theft of unattached building materials and supplies
Inventory and Appraisals	\$25,000
Leasehold Interest in Undamaged Tenant Improvements and Betterments (when insured's lease is canceled as a result of damage to the building by a covered cause of loss)	Included subject to applicable Business Personal Property limit
Newly Acquired or Constructed Buildings	\$2,000,000*; 180 days; Includes coverage for new buildings being constructed off premises
Newly Acquired Locations - Personal Property	\$1,000,000; 180 days
Off Premises Utility Services- Direct Damage	Provided up to Covered Property limit; Applies to loss caused by the interruption of utility service when the interruption is caused by a covered cause of loss (other than equipment breakdown) to power, communication or water utility property, other than overhead transmission lines
Ordinance or Law Coverage - Direct Damage	Coverage for loss to the undamaged portion of the building is provided subject to the applicable building limit. Coverage for Demolition Costs and Increased Costs of Construction is provided subject to a \$250,000* blanket limit
Outdoor Antennas - Direct Damage by Snow, Ice, Sleet, Wind or Hail	Covered
Personal Effects	\$25,000*
Pollutant Clean Up and Removal - Direct Damage	\$25,000 per 12 month period
Preservation of Property	365 days all risk coverage
Property in Transit - Direct Damage	\$25,000* (Including property in the custody of a salesperson); Coverage is not limited to property in owned, leased or operated motor vehicles.
Property of Others	Included subject to limit that applies to insured's business personal property plus automatic \$15,000
Property Off Premises - at Temporary Locations, at Fairs or Exhibitions or in the Care, Custody or Control of Salespersons	\$25,000*; Applies to personal property at any off premises location, other than in transit or as provided under the Installation coverage
Recharge of Fire Protection Equipment	Included within applicable Covered Property limit, plus additional \$25,000 if needed, when discharge is due to a Covered Cause of Loss; \$25,000 when discharge is due to any other cause of loss
Removal of Tree Debris Blown Onto Premises	\$1,000

Restoration of (EDP) Data and Valuable Papers & Records	<p>EDP Data:</p> <p>At Described Premises or Newly Acquired Locations - \$100,000*</p> <p>At Temporary Locations or In Transit - \$50,000*</p> <p>Other Valuable Papers & Records:</p> <p>At Described Premises or Newly Acquired Locations - \$100,000*</p> <p>At Temporary Locations or In Transit - \$50,000*</p> <p>Applies to loss to data & records from any Covered Cause of Loss</p>
Storage of Duplicate Data & Records	\$100,000* per occurrence, all locations
Trees, Shrubs and Plants (other than stock)	\$25,000* without per item limit; Includes loss from any Covered Cause of Loss
Valuation	<p>Building replacement cost includes necessary architect and engineer fees.</p> <p>Personal property replacement cost valuation includes the remaining value of un-expired, non-refundable maintenance agreements, service agreements and extended warranties</p>
B/E/E COVERAGE FORM FEATURES:	
Accountants' and Auditors' Certification Fees (reasonable fees incurred for certification of profits, expenses or losses by outside accountants or auditors when the certification is required by the insurer)	Specifically provided in addition to limits of insurance
Civil Authority Action Coverage	30 day period of coverage
Coinsurance Business Income	No coinsurance requirement
Extended Business Income - Increased Period of Indemnity	365 days when Business Income with or without Extra Expense coverage is written
Loss of Net Income from Future Operations	<p>Included when Business Income with or without Extra Expense coverage is written;</p> <p>Provides coverage for loss of net income which is discovered and incurred after the period of restoration and reported to insurer within 2 years from the date of direct physical loss</p>
Miscellaneous Dependent Property Coverage	<p>Provided subject to a limit equal to the lesser of:</p> <ul style="list-style-type: none"> • \$250,000; or <p>The sum of the limits that apply to coverage when loss of business income and/or extra expense is due to direct physical loss at the described premises</p>
Off Premises Utility Services - Business Income and Extra	Provided subject to a \$25,000 limit and 12 hour deductible;

Expense	Applies to loss or expense due to the interruption of utility service when the interruption is caused by a covered cause of loss (other than equipment breakdown) to power, communication or water utility property, other than overhead transmission lines
Ordinance or Law Coverage - Increased Period of Restoration	Included
Pollutant Clean Up and Removal - Business Income (loss of business income due to enforcement of an ordinance or law that requires the insured to clean up pollutants from land or water)	Included subject to a \$25,000 per 12 month period limit when Business Income with or without Extra Expense coverage is written
Property at Off Premises Locations - Business Income and Extra Expense (other than dependent property locations newly acquired locations or in transit)	\$25,000
Property in Transit - Business Income and Extra Expense	\$100,000 * when Business Income with or without Extra Expense Coverage is written

Property Extensions Package coverage must be purchased by endorsement for an additional charge.