

Coverage Specifications:

Expiring Property and Crime Coverage

PROPERTY

Real & Personal Property Limit	Per Schedule
• Blanket Coverage	Yes
• Coinsurance	No
• Include Builders Risk Coverage for New Construction	Yes - \$5,000,000 max
• All Risks (subject to the standard exclusions)	Yes
Replacement Cost Coverage (except Auto/Mobile Equipment)	Yes
• Requirement to Rebuild on Same Site	No
Deductible	\$15,000

CRIME

Blanket Employee Dishonesty Bond	\$50,000employee/\$500,000occurrence
Computer Theft and Funds Transfer Fraud	\$150,000
Forgery & Alteration	\$150,000
Money & Securities (Loss Inside/Outside)	\$150,000
Social Engineering Fraud – Annual Aggregate	\$25,000
Statutory Bonds	Various Limits as Required
Deductible	\$0 on Statutory Bonds; otherwise \$15,000

EXTENSIONS

Accounts Receivable	\$1,000,000
Automobile Physical Damage	Per Schedule
Business Income and Extra Expense Combined	\$5,000,000
Contingent Business Interruption/Contingent Extra Expense	\$250,000
Debris Removal	Lesser of \$2,500,000/25% loss
Increased Cost of Construction	\$2,500,000
Earthquake (Annual Aggregate)**	\$5,000,000
Electronic Data and Media	\$2,500,000
Flood (Annual Aggregate)** - (Except \$1,000,000 per occurrence and aggregate for scheduled properties in Special Hazard Zones for Flood)	\$5,000,000
Landscaping	\$15,000/shrub or tree; \$100,000 max
Leasehold Interest	\$1,000,000
Loss of Rental Income	Yes
Miscellaneous Unnamed Property	\$100,000
Newly Acquired Property and Automobile and Mobile Equipment	\$5,000,000
Personal Effects (Property of Employees and Others)	\$50,000
Terrorism	Yes
Transit	\$100,000
Valuable Papers & Records	\$1,000,000

ADDITIONAL FEATURES

Property Appraisals – Buildings over \$100,000	Yes
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