

SUMMARY OF COVERAGES



The following summary of coverages are subject to a Minimum \$ 500 Deductible on all losses, unless otherwise specified and a Minimum Policy Premium.

For a detailed description of your coverage, refer to the policy wording.

COVERAGE	Package Limits
Property	
Accounts Receivable	50,000
Automatic Fire Suppression System Recharge Expense	5,000
Broad Blanket By Laws (Building only)	Included
Building Damage by Theft	10,000
Co-Insurance Waiver (5%/\$10,000)	Included
Consequential Loss	Included
Off Premises Power Interruption (48 hr waiting period)	10,000
Exhibition Floater	10,000
Exterior & Interior Glass	Included
Extra Expense (100 % recovery within the first month)	100,000
Fine Arts	5,000
Fire Department Charges	5,000
Growing Flowers, Plants, Shrubs or Trees (\$1000 per plant)	5,000
Laptops – Off Premises	Optional
Leasehold Interests [Rents] (maximum \$ 1,000/month)	12,000
Rental Income, 100 % Co-Ins.	Optional
Master Key	10,000
Newly Acquired: Building (30 day reporting)	250,000
Newly Acquired: Equipment & Stock (30 day reporting)	100,000
Other Transit (Excluding Laptops)	10,000
Parcel Post	1,000
Peak Season Increase (25 % Stock Limit)	Included
Personal Property of Employees (maximum \$1000/person)	10,000
Professional Fees	10,000
Profits (12 month indemnity period)	100,000
Profits - (Actual Loss Sustained) Endorsement	Included
Property Temporarily Away from Premises	10,000
Replacement Cost (Building and Equipment Only)	Included
Sales Representatives	10,000
Sewer Back-up (\$2,500 Deductible)	Included
Sign Floater, 100% Co-Ins.	2,500
Valuable Papers	50,000
Earthquake	Optional
Flood	Optional
Crime	
Comprehensive 3-D - Form A (limits per insuring agreement)	
Employee Dishonesty	10,000
Loss Inside/Outside the Premises, Money Order & Counterfeit Paper Currency and Depositors Forgery	5,000
Liability	
Commercial General Liability (Occurrence/Aggregate)	2,000,000
Premises and Operations	Included
Products and Completed Operations	Included
Contractual Liability, Broad Form Automobile, Broad Form Property Damage	Included
Contingent Employers Liability, Cross Liability	Included
Extended Bodily Injury, Employees as additional insureds	Included
Employee Benefits Liability (Deductible: \$ 1,000),	1,000,000
Incidental Medical Malpractice, Limited World-Wide liability	Included
Newly Acquired Organizations (90 Days)	Included
Owners and Contractors Protective, Personal Injury	Included
Medical Payments	25,000
Non-Owned Automobile (SPF 6),SEF 96 & 99)	2,000,000
Legal Liability for Damage to Hired Auto (SEF 94)	25,000
Advertising Injury	25,000
Tenants Legal Liability (Broad Form)	1,000,000
Employers Liability (Full Time Clerical Employees Only) \$ 1,000,000 limit	Optional
Boiler	
Equipment Breakdown (refer to wording for Deductibles and Eligibility)	Contents Limit