

Previous Policy Number
S 2212753

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Businessowners Schedule Plus Coverage Option

Unless specifically increased in the Optional Increased Limits Schedule, the limits set forth below are the limits that apply to the coverages included in the Plus Coverage Option.

COVERAGE	LIMIT
<u>PROPERTY</u>	
Additional Costs	\$10,000
Appurtenant Structures	\$50,000
Arson, Theft and Vandalism Rewards (not applicable in NY)	\$10,000
Back-Up Of Sewers And Drains	\$25,000
Blanket Additional Coverage (BAC):	\$75,000
Accounts Receivable (\$10,000 Off Premises sub-limit)	Included in BAC Limit
Electronic Information Systems (Computer Equipment and Electronic Data)	Included in BAC Limit
Spoilage	Included in BAC Limit
Valuable Papers (\$10,000 Off Premises sub-limit)	Included in BAC Limit
Brands and Labels	Included in BPP Limit
Building Owner - Leasehold Interest	\$25,000
Building Owner - Tenant Move Back Expenses	\$25,000
Business Income/Extra Expense	
Actual Loss Sustained	12 months
Waiting Period	0 hours
Business Income/Extra Expense Additional Coverages	
Auto Physical Damage Business Income	\$10,000
Civil Authority (Five mile coverage limitation from the damaged property)	30 Days
Contractual Penalties	\$10,000
Dependent Properties <input checked="" type="checkbox"/> Dependent Property <input type="checkbox"/> Secondary Dependent Property	\$25,000
Extended Period of Indemnity	75 Days
Food Contamination Shutdown	
Food Contamination	\$10,000
Additional Advertising Expense	\$5,000
Interruption of Computer Operations	\$10,000 Policy Period
Newly Acquired Premises	\$250,000 / 90 Days to Report

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COVERAGE	LIMIT
Off Premises - Utility Services Time Element	\$10,000
Pollutant Clean-up and Removal - Business Income	\$10,000
Unnamed Premises - Business Income	\$10,000
Tenant Additional Rental Expense	\$10,000
Web Site	\$25,000
Business Personal Property - Seasonal Increase	35%
Claim Expenses	\$10,000
Commercial Tools and Small Equipment	\$10,000
Consequential Loss (Pairs and Sets)	Included in BPP Limit
Crime Related Coverages	
Computer Fraud	\$5,000
Credit Card Slips	\$5,000
Employee Theft - Including Employee Benefit Plans	\$15,000
Forgery Or Alterations	\$15,000
Funds Transfer Fraud	\$5,000
Money and Securities - Inside	\$10,000
Money and Securities - Outside	\$5,000
Money Orders and Counterfeit Money	\$5,000
Unauthorized Business Card Use	\$5,000
Debris Removal - Additional Limit	10% of Bldg/BPP Limit or \$50,000 whichever is greater
Deferred Payments	\$5,000
Expediting Expense	\$5,000
Fine Arts (\$5,000 any one item)	\$10,000
Fire Department Service Charge	\$10,000
Fire Extinguisher Systems Recharge Expense	Actual Loss Sustained
Glass Expenses	Included
Installation Property	\$10,000
Lock Replacement Coverage	\$5,000
Loss Payment on Merchandise Sold (Selling Price)	Included in BPP Limit
Mobile Equipment (Used to Service Premises)	\$5,000
Newly Acquired or Constructed Property - Building	\$500,000 / 90 Days to Report
Newly Acquired or Constructed Property - Business Personal Property	\$250,000 / 90 Days to Report

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COVERAGE	LIMIT
Non-Owned Detached Trailers	\$10,000
Off Premises Utility Services - Direct Damage	\$10,000
Ordinance or Law Coverage	
Coverage 1 - Loss to the Undamaged Portion of the Building	Included Within Bldg Limit
Coverage 2 - Demolition Cost	10% of Bldg Limit or \$50,000 whichever is greater
Coverage 3 - Increased Cost of Construction	
Coverage 4 - Tenants Improvements and Betterments	\$25,000
Coverage 5 - Increased Period of Restoration	\$25,000
Outdoor Property	\$50,000
Outdoor Trees, Shrubs and Plants (\$2,500 any one item)	\$10,000
Personal Effects	\$10,000
Personal Property At Unnamed Premises - Within The Coverage Territory	\$10,000
Personal Property At Unnamed Premises - Outside The Coverage Territory	\$10,000
Pollutant Clean-up and Removal	\$25,000
Premises Boundary Increased Distance	1,000 Feet
Preservation of Property	45 Days
Property In Transit	\$25,000
Salesperson's Samples	\$10,000
Tenant Building and Business Personal Property Coverage Required By Lease	\$20,000
Tenant Lease Assessment	\$10,000
Tenant Leasehold Improvements	\$25,000
Theft Loss to Building	Included in BPP Limit
Theft Limitations	
Furs	\$7,500
Jewelry, Watches and Precious Metals	\$7,500
Patterns and Dies	\$7,500
Virus and Harmful Code	\$25,000 Occurrence \$75,000 Any One Policy Year
LIABILITY	
Damage To Premises Rented To You	\$300,000
Blanket Additional Insureds As Required By Contract	Included
Broad Form Vendors	Included

COVERAGE	LIMIT
Discrimination	Included in P&AI
Incidental Malpractice	Included
Knowledge Of Occurrence, Offense, Claim Or Suit	Included
Liberalization	Included
Medical Payments For Non-For-Profit Members	Included in Med Pay Limit
Mental Anguish (not applicable in NY)	Included in the BI Definition
Newly Formed or Acquired Organizations	Included up to 180 days
Non-Owned Aircraft (not owned or operated by you)	Included
Non-Owned Watercraft (< 60' long, not used to carry persons or goods for charge)	Included
Not-for-profit Organization Members as Additional Insureds	Included
Primary and Non-Contributory	Included
Supplementary Payment - Bail Bonds	\$3,000
Supplementary Payment - Reasonable Expenses & Loss of Earnings	\$1,000 Per Day
Temporary Workers as Employees	Included
Unintentional Failure to Disclose Hazards	Included
Waiver of Subrogation	Included