

BUSINESSOWNERS POLICY ENHANCEMENT ENDORSEMENT SUMMARY

SUMMARY OF COVERAGE LIMITS

This is a summary of the Coverages and Limits of Insurance provided by Businessowners Policy Enhancement Endorsement BP 90 00 which is included in this policy. No coverages are provided by this summary. Refer to form BP 90 00 for actual coverage descriptions.

COVERAGE	LIMIT
SECTION I - PROPERTY	
BUSINESS PERSONAL PROPERTY	
Distance from building or structure at described premises	1,000 feet
Leased Building Coverage	\$10,000
ADDITIONAL COVERAGES	
Debris Removal	\$50,000
Preservation of Property	90 days
Fire Department Service Charge	\$25,000
Money Order And "Counterfeit Money"	\$10,000
Forgery Or Alteration	\$25,000
Ordinance or Law	\$50,000 combined for: Coverage 1 – Loss to the Undamaged Portion of the Building Coverage 2 – Demolition Cost Coverage 3 – Increased Cost of Construction
Business Income from Dependent Properties	\$25,000
Fire Extinguisher Systems Recharge Expense	\$10,000
Electronic Data	\$25,000
Interruption of Computer Operations	\$25,000
Outdoor Signs	\$10,000
Money and Securities	\$10,000 on premises / \$5,000 off premises
Employee Dishonesty	\$25,000
Computer Equipment	\$25,000
Computer Fraud	\$5,000
Laptop Computers – Worldwide Coverage	\$5,000

COVERAGE

Off Premises Utility Failure

Reward
Surge Protection
Water Backup and Sump Overflow

LIMIT

\$10,000 Direct Damage / \$25,000 Time
Element
\$10,000
\$10,000
\$25,000

COVERAGE EXTENSIONS

Newly Acquired or Constructed Property

Buildings \$500,000
Business Personal Property \$250,000
Personal Property Off Premises \$25,000 / \$10,000 for Salespersons Samples
Outdoor Property \$15,000
Personal Effects \$25,000
Valuable Papers and Records \$100,000 on premises / \$50,000 off premises
Accounts Receivable \$100,000 on premises / \$50,000 off premises
Brands and Labels \$25,000
Fine Arts \$10,000
Inventory and Appraisal Expense \$10,000
Lock and Key Replacement \$1,000 per occurrence / \$100 any one lock
Tenant – Permanently Installed Equipment \$25,000

SECTION II – LIABILITY

Broadened Coverage For Damage to Premises Rented to You \$300,000

DEDUCTIBLES

Lock and Key Replacement No Deductible
Fire Department Service Charge No Deductible
Fire Extinguisher Systems Recharge Expense No Deductible
Laptop Computers – Worldwide Coverage \$500
All Other Coverages \$1,000