

# COMMERCIAL LINES COVERAGE OPTION MATRICES

## AVAILABLE LIMITS, DEDUCTIBLES, AND OPTIONAL COVERAGES

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## 1. INTRODUCTION

This document outlines the standard coverage options, limits, deductibles, and optional endorsements available for commercial lines insurance products. These matrices provide underwriters and producers with a

comprehensive reference for available coverage structures and options.

Underwriters must apply these coverage options in conjunction with: - Industry-Specific Risk Acceptance Criteria (UW-GUIDE-2025-C01) - Coverage Limitations by Business Class (UW-GUIDE-2025-C02) - Rating Factors and Considerations by Industry (UW-GUIDE-2025-C03) - Authority Levels and Referral Triggers (UW-GUIDE-2025-C04)

**Note:** State-specific exceptions may apply to certain coverage options, limits, or deductibles. Always refer to state exception tables in Section 10 for specific state requirements or restrictions.

## 2. PROPERTY COVERAGE OPTIONS

### 2.1 PROPERTY LIMIT OPTIONS

**Building and Business Personal Property Limits** Building and business personal property (BPP) limits should be based on: - Building: Replacement cost value - BPP: Replacement cost value - Coinsurance: Typically 80%, 90%, or 100% - Margin clause: 110% or 120% options available

Available limit structures: - Per location limits - Blanket limits across multiple locations - Scheduled limits for specific items

#### Standard Sublimits (Included in Base Form)

Coverage	Standard Sublimit	Available Increased Limits
Debris Removal	25% of loss + \$25,000	\$50,000, \$100,000, \$250,000
Preservation of Property	30 days	60 days, 90 days
Fire Department Service Charge	\$2,500	\$5,000, \$10,000, \$25,000
Pollutant Clean Up and Removal	\$25,000	\$50,000, \$100,000, \$250,000
Increased Cost of Construction	\$25,000	\$50,000, \$100,000, \$250,000
Electronic Data	\$10,000	\$25,000, \$50,000, \$100,000
Valuable Papers	\$25,000	\$50,000, \$100,000, \$250,000
Property	\$25,000	\$50,000, \$100,000, \$250,000
Off-Premises		
Outdoor Property	\$10,000	\$25,000, \$50,000, \$100,000
Accounts Receivable	\$25,000	\$50,000, \$100,000, \$250,000

#### Business Income and Extra Expense Limits

Coverage Option	Description	Available Limits
Actual Loss Sustained	Covers actual loss during period of restoration	3, 6, 9, or 12 months
Monthly Limit of Indemnity	Percentage of annual value paid monthly	1/3, 1/4, or 1/6
Maximum Period of Indemnity	Fixed period regardless of annual value	60, 90, 120, 180, or 360 days

Coverage Option	Description	Available Limits
Extended Business Income	Additional coverage after operations resume	60, 90, 120, 180, or 360 days
Dependent Properties	Business income from dependent locations	\$25,000, \$50,000, \$100,000, \$250,000

## 2.2 PROPERTY DEDUCTIBLE OPTIONS

### Standard Deductible Options

Property Type	Standard Deductibles
Buildings & BPP	\$500, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000, \$50,000, \$100,000
Business Income/Extra Expense	24 hours, 48 hours, 72 hours
Equipment Breakdown	\$1,000, \$2,500, \$5,000, \$10,000

### Catastrophe Deductible Options

Peril Type	Deductible Options
Wind/Hail	\$2,500, \$5,000, \$10,000, \$25,000, or 1%, 2%, 3%, 5% of insured value
Named Storm	1%, 2%, 3%, 5%, or 10% of insured value
Earthquake	2%, 5%, 10%, 15%, or 20% of insured value
Flood	\$5,000, \$10,000, \$25,000, \$50,000, or 1%, 2%, 5% of insured value

### Special Deductible Structures

Structure Type	Description	Availability
Disappearing Deductible	Deductible disappears for losses over specified amount	Standard option
Aggregate Deductible	Single deductible applies to all losses in policy period	Requires underwriting approval
Franchise Deductible	No deductible applies if loss exceeds specified amount	Requires underwriting approval
Calendar Year Deductible	Single deductible for all catastrophe losses in calendar year	Coastal territories only

## 2.3 PROPERTY OPTIONAL COVERAGES

### Building and Personal Property Endorsements

Coverage	Description	Available Limits
Ordinance or Law	Coverage for increased costs due to enforcement of ordinances	\$25,000, \$50,000, \$100,000, \$250,000, \$500,000

Coverage	Description	Available Limits
Spoilage	Coverage for spoilage of perishable stock	\$10,000, \$25,000, \$50,000, \$100,000
Equipment Breakdown	Coverage for mechanical/electrical breakdown	Included up to property limit
Utility Services	Coverage for direct damage from utility interruption	\$10,000, \$25,000, \$50,000, \$100,000
Outdoor Signs	Coverage for outdoor signs	\$5,000, \$10,000, \$25,000, \$50,000
Food Contamination	Coverage for contamination shutdown	\$10,000, \$25,000, \$50,000
Fine Arts	Coverage for fine arts	\$10,000, \$25,000, \$50,000, \$100,000
Electronic Data Processing	Enhanced coverage for computers/data	\$25,000, \$50,000, \$100,000, \$250,000
Brands and Labels	Coverage for branded merchandise	\$25,000, \$50,000, \$100,000
Property in Transit	Coverage for property in transit	\$10,000, \$25,000, \$50,000, \$100,000

### Business Income Optional Coverages

Coverage	Description	Available Limits
Utility Services - Time Element	Business income from utility interruption	\$10,000, \$25,000, \$50,000, \$100,000
Civil Authority	Extended coverage for civil authority orders	30, 60, or 90 days
Contingent Business Income	Coverage for dependent properties	\$25,000, \$50,000, \$100,000, \$250,000
Extended Period of Indemnity	Extended restoration period	60, 90, 180, or 360 days
Ordinary Payroll	Coverage for ordinary payroll during shutdown	30, 60, 90, or 180 days
Off-Premises Service Interruption	Coverage for off-site utility interruption	\$10,000, \$25,000, \$50,000, \$100,000

### Catastrophe Coverage Options

Coverage	Description	Available Limits
Earthquake	Coverage for earthquake damage	Up to building/BPP limits
Flood	Coverage for flood damage	Up to building/BPP limits
Named Storm	Enhanced coverage for named storms	Up to building/BPP limits
Terrorism	Coverage for certified terrorism events	Up to building/BPP limits
Sewer Backup	Coverage for sewer/drain backup	\$10,000, \$25,000, \$50,000, \$100,000

## 2.4 PROPERTY PACKAGE ENDORSEMENTS

### Property Enhancement Packages

Package	Description	Target Businesses
Property Broadening Endorsement	Increased limits for 15+ property coverages	All businesses
Retail Property Advantage	Specialized coverage for retail operations	Retail businesses
Office Property Advantage	Specialized coverage for office operations	Professional offices
Manufacturing Property Advantage	Specialized coverage for manufacturing operations	Manufacturers
Restaurant Property Advantage	Specialized coverage for restaurant operations	Restaurants/food service
Habitational Property Advantage	Specialized coverage for habitational operations	Apartment/condo owners

### Industry-Specific Property Endorsements

Industry	Available Endorsements
Retail	Peak Season Increase, Theft of Customers' Property, Outdoor Property Extension
Manufacturing	Manufacturing Consequential Loss, Patterns/Dies/Molds, Testing
Hospitality	Food Contamination, Guest Property, Liquor Inventory Valuation
Wholesale	Transit Coverage Enhancement, Warehouse Stock Valuation, Peak Season
Construction	Installation Floater, Tools and Equipment, Temporary Locations
Healthcare	Medical Equipment, Spoilage of Medical Supplies, Mobile Equipment
Technology	Electronic Data Enhancement, Computer Virus, R&D Property