

# PROPERTY EXTRA COVERAGE ENDORSEMENT – HEALTH OR EXERCISE CLUBS

This endorsement modifies insurance provided under the following: BUILDING AND PERSONAL PROPERTY COVERAGE FORM BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM CAUSES OF LOSS – SPECIAL FORM

#### **SUMMARY OF COVERAGES AND LIMITS**

This is a summary of the various coverages and limits provided by this endorsement. No coverage is provided by this Summary. Refer to the provisions in Sections A. through N. to determine the scope of the insurance protection provided by this endorsement.

SCHEDULED COVERAGES	LIMITS OF INSURANCE
Appurtenant Buildings and Structures	\$25,000
Automated External Defibrillators	\$5,000
Boundary Extension	1,000 feet
Broadened Named Insured	Included
Claim Data Expense	\$25,000
Computer Fraud:	117
* Each Occurrence	\$25,000
* Aggregate	\$50,000
Contractual Penalties	\$25,000
Debris Removal	\$50,000
Dependent Properties	\$50,000
Electronic Data Including Virus And Hacking Coverage	\$25,000
ERISA Employee Dishonesty	\$10,000
Exhibitions, Trade Shows Or Fairs	\$5,000
Expanded Building Definition	Included
Expediting Expense	\$25,000
Extended Business Income (Business Income (and Extra Expense)	90 Days
Lease Cancellation Moving Expenses	\$10,000
Lessor's Leasehold Interest (Business Income (and Extra Expense)	\$10,000
Newly Acquired Locations (Business Income (and Extra Expense)	120 Days
Newly Acquired Or Constructed Property:	
* Building	\$1,000,000
* Your Business Personal Property	\$500,000
* Period Of Coverage	120 days
Ordinance Or Law:	
* Undamaged Portion Of The Building (Coverage A)	Building Limit
* Increased Period Of Restoration	\$25,000
Outdoor Signs	\$25,000
Pollutant Clean-Up And Removal	\$25,000
Preservation Of Property Expenses	\$25,000
Property In Transit	\$25,000
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Included

Property Off-Premises \$50,000

Reimbursement Of Master Key Costs:

\* Each Occurrence \$5,000 \* Aggregate \$10,000

Reward Coverage 25% or \$25,000

Sewers And Drains - Discharge Of Water \$25,000

Spoilage - Direct Damage \$10,000

Temporary Relocation of Property Coverage During Renovation or Remodeling \$50,000

Tenant Glass

Tenant Move Back Expense \$10,000
Unauthorized Business Credit Card Use \$5,000

Unintentional Errors or Omissions Included
Utility Services – Direct Damage \$10,000

Utility Services – Time Element \$10,000

Virus And Hacking Coverage (Business Income (and Extra Expense) \$25,000

## **COVERAGES INCLUDED IN \$250,000 COMBINED LIMIT OF INSURANCE**

Accounts Receivable Included
Electronic Data Processing Equipment Included

Fine Arts:

\* Each Item \$5,000

\* Each Occurrence Included
Fire Department Service Charge Included
Fire Extinguisher Systems Recharge Expense Included

Outdoor Property- (Lawns, Trees, Plants And Shrubs)

\* Each Item \$1,000

\* Each Occurrence Included

Personal Effects Included

Valuable Papers And Records Included

### CRIME COVERAGES INCLUDED IN \$10,000 COMBINED LIMIT OF INSURANCE

Employee Dishonesty Included
Forgery Or Alteration Included
Money and Securities Inside Or Outside the Premises Included
Money Orders and Counterfeit Paper Currency Included

#### COVERAGES B & C INCLUDED IN COMBINED \$250,000 LIMIT OF INSURANCE

Demolition Cost Coverage (Coverage B)

Included
Increased Cost Of Construction (Coverage C)

Included

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