

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:	
* 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
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	Included
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