**Property Coverage**

Per the MEIL 1205 which will be attached to the policy, it is a condition of this policy that the insured shall exercise due diligence in maintaining in complete working order all equipment and services pertaining to the system listed below:

**Optional Coverages**

|  |  |
| --- | --- |
| **Equipment Breakdown Enhancement Endorsement** | **Premium:** **\_EB.Premium** |
| Property policy limits and deductibles apply to this coverage. Do not show a limit on the declarations page. | |

|  |  |
| --- | --- |
| **Commercial Property Value Plus Enhancement** | **Premium:** **\_PP.Premium** |
| **Title** | **Limit** |
| Electronic Data Processing Equipment | $25,000 |
| Electronic Data and Media | $5,000 |
| Electronic Data Extra Expense Including Civil Authority | $5,000 |
| Duplicate or Back-up of Electronic Data and Media | $1,250 |
| Accounts Receivables | $5,000 |
| Money and Securities - On Premises | $2,500 |
| Money and Securities – Off Premises | $2,500 |
| Refrigerated Goods Spoilage | $10,000 |
| Valuable papers and Records (Other Than Electronic Data) | $5,000 |
| Outdoor Signs | $5,000 |
| A $250 deductible shall apply to each coverage provided under this endorsement. If a separate wind/hail deductible is shown, then it will also apply to the above coverages for the perils of wind/hail. | |

|  |  |
| --- | --- |
| **Commercial Property Plus Enhancement** | **Premium:** **\_CPPE.Premium** |
| **Title** | **Limit** |
| Fire Department Service Charge | $10,000 |
| Pollutant Clean-up And Removal | $25,000 |
| Ordinance or Law | 15% of Building limit up to $100,000 |
| EDP Equipment (incl Extra Expense, Software and Transit) | $10,000 |
| Business Income And Extra Expense | $50,000 |
| Civil Authority | Included in BI/EE Limit |
| Alterations And New Buildings | Included in BI/EE Limit |
| Extended Business Income | Included in BI/EE Limit |
| Interruption of Computer Operations | $2,500 |
| Utility Services – Business Income | $10,000 |
| Business Income Coverage Ext – Newly Acquired Locs | $100,000 |
| Refrigerated Goods Spoilage | $5,000 |
| Accounts Receivable | $25,000 |
| Fine Arts | $25,000 |
| Fire Protection Device Recharge | $10,000 |
| Loss Data Preparation | $5,000 |
| Money And Securities | $5,000 on/off premises |
| Employee Theft | $10,000 |
| Forgery Or Alteration | $10,000 |
| Criminal Reward | $5,000 |
| Utility Services – Direct Damage | $10,000 |
| Newly Acquired Or Constructed Property – Buildings | $300,000 |
| Newly Acquired Or Constructed Property – BPP | $125,000 |
| Personal Effects and Property Of Others | $25,000 per occ/$1,000 per person |
| Valuable Papers and Records (Other Than Data) | $25,000 |
| Property Off-premises | $15,000 |
| Outdoor Property | $10,000 per occ/$250 per item |
| Discharge From Sewer, Drain or Sump (Not Flood-Related) | $25,000 |
| Emergency Vacating Expenses | $5,000 |
| Signs | $25,000 |
| Coinsurance – Additional Condition Deleted | A sublimit does not apply |
| **Amendments To Coverages Under The Causes Of Loss – Special Form** | |
| Property In Transit | $10,000 |
| Lock Replacement | $1,000 |

**Terrorism**

\_MinPremiumTerrorism The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the property premium, subject to a $00 minimum.

If rejected, the IL 09 52 Caps on Losses from Certified Acts of Terrorism will be removed from your policy and the IL 09 53 Exclusion of Certified Acts of Terrorism will be added.:\_MinPremiumTerrorism The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the property premium, subject to a $00 minimum.

If purchased, the IL 09 53 Exclusion of Certified Acts of Terrorism will be removed from your policy and the IL 09 52 Caps on Losses from Certified Acts of Terrorism will be added.

Total insured values: **$00**

**Total Property Premium** (**00%** minimum earned): **$00** minimum and deposit

No binding windstorm/hail until 48 hours after watch/warning has been lifted.

See wind guidelines for additional information.