



Property Nonprofit *Extra Plus*

This document is for informational purposes only. All statements herein are subject to the provisions, limits, exclusions and conditions of the applicable policy.

Coverage Extensions Business Personal Property to Existing Building or (BPP) Coverage

Building Definition expanded to include: Fences, Retaining Walls, Walks, Patios, Foundations, Radio or TV Antennas	Building Limit
Accounts Receivable	\$250,000
Appurtenant Buildings, Structures & Property Within	\$25,000
Claim Data Expense	\$25,000
Electronic Data Processing Equipment	\$50,000
Extra Expense (Including Expediting Expenses)	\$100,000
Fine Arts	\$100,000
Miscellaneous School Property	Up to \$25,000
Money & Securities	\$25,000 Inside \$25,000 Outside
Newly Acquired or Constructed Property	\$1,000,000 – Building \$500,000 – BPP, Personal Property of Others, EDP
Outdoor Property	\$25,000/\$1,000 each tree, shrub or plant
Outdoor Signs	\$25,000
Personal Effects and Property of Others	\$250,000 personal property of others at each location \$25,000 employee personal effects each location
Property Off Premises	\$250,000
Property Awaiting Installation or Temporary Storage	\$25,000
Reimbursement of Master Key Costs	\$5,000 Occurrence, \$15,000 Aggregate
Spoilage – Direct Damage	\$10,000
Sewer or Drain Back-Up	\$50,000
Transit	\$100,000
Unintentional Errors in Description	Included
Utility Services – Direct Damage Coverage	\$50,000 (Included in existing limits, not in addition to)
Valuable Papers and Records – Cost of Research	\$250,000

Additional Coverages

Debris Removal	\$250,000
Fire Department Service Charge	Up to \$25,000
Fire Protective Equipment Discharge	Up to \$25,000
Lessor's Leasehold Interest	12 months, up to \$25,000
Ordinance or Law	Coverage A - Building Limit Coverage B&C - \$500,000
Reward Coverage	25% of covered loss, up to \$25,000
Tenant Move Back Expenses	Up to \$25,000
Pollutant Cleanup and Removal	\$50,000
Emergency Vacating Expense	\$25,000
Brands and Labels	Included up to Covered Property Limit

Broadened Business Income*

Extended Business Income	90 Consecutive Days
Dependent Properties	\$150,000 (total for all)
Ingress or Egress	
Utility Services	\$15,000
Ordinance or Law – Increased Period of Restoration	\$50,000
Claims Data Expense	\$10,000

* Applies only when the Business Income Coverage Form is attached to the policy

Broadened Named Insured

Building coverage includes landlords if required by lease agreement or contract. Subsidiaries are included.