



Nonprofit Property Comparison Chart

How we now stack up against our Competition!

Blank = not provided
 ✓ = Less coverage
 ✓ = Equivalent coverage

Subject of Insurance	Ultra XP		Competitors		
			#1	#2	#3
Accounts Receivable	\$300,000	✓	✓	✓	
Appurtenant Buildings, Structures & Property Within	\$25,000	✓	✓	✓	
Building Definition expanded to include: Fences, Retaining Walls, Walks, Patios, Foundations, Radio or TV Antennas, Underground Pipes, Flues, or Drains	Included	✓		✓	✓
Business Income	\$300,000	✓	✓	✓	
Claim Data Expense	\$50,000	✓		✓	
Communicable Diseases	\$30,000 Ea. / \$60,000 aggregate	✓	✓		
Computer & Funds Transfer Fraud	\$25,000 Ea. / \$50,000 aggregate	✓	✓		
Crisis Communication Expense	\$12,500 Ea. / \$25,000 aggregate	✓	✓	✓	
Debris Removal	\$250,000	✓	✓		
Donation Assurance	\$25,000	✓		✓	
Electronic Data Processing Equipment & Media	\$100,000	✓	✓	✓	✓
Emergency Vacating Expense	\$25,000	✓	✓	✓	✓
Employee Theft	\$50,000	✓	✓		✓
Extra Expense	Included in BI Limit Above	✓	✓	✓	✓
Fine Arts	\$100,000	✓	✓	✓	✓
Fire Department Service Charge	\$50,000	✓	✓	✓	✓
Fire Protective Equipment Discharge	\$25,000	✓	✓	✓	✓
Forgery or alteration	\$25,000	✓	✓		✓
Identity Theft Expense	\$50,000	✓	✓	✓	
Image Restoration & Counseling	\$50,000	✓		✓	
Key Individual Replacement Expenses	\$50,000	✓	✓	✓	
Kidnap Expense	\$50,000	✓	✓	✓	
Lessor's Leasehold Interest	\$25,000	✓	✓		
Mobile Medical Equipment	\$15,000	✓		✓	✓
Miscellaneous School Property - Inland Marine	\$25,000	✓			
Money & Securities	\$25,000	✓	✓		✓
Newly Acquired or Constructed Property	\$1,000,000 - Building	✓	✓	✓	✓
	\$500,000 - BPP, PP of others, EDP	✓	✓	✓	✓
Ordinance or Law-Coverage A	Building Limit	✓	✓	✓	✓
Ordinance or Law- Coverage B&C	\$500,000 Combined	✓	✓	✓	✓
Outdoor Property: Broad definition of outdoor property	\$25,000/\$1,000 ea. tree, shrub or plant.	✓	✓	✓	✓
Outdoor Signs	\$50,000	✓	✓	✓	✓

Subject of Insurance	Ultra XP		Competitors		
			#1	#2	#3
Personal Property of Others	\$250,000 each location	✓	✓	✓	✓
Employees Personal Effects	\$50,000 each location	✓	✓	✓	✓
Pollutant Cleanup and Removal	\$50,000	✓	✓	✓	✓
Property Awaiting Installation or Temporary Storage	Included in Property Off Premises	✓	✓	✓	✓
Property Off Premises	\$500,000	✓	✓	✓	✓
Reimbursement of Master Key Costs	\$5,000 Occurrence, \$15,000 Aggregate	✓	✓	✓	✓
Retaining Walls not part of building	Included in definition of Building	✓	✓	✓	✓
Reward Coverage	\$25,000	✓	✓	✓	✓
Spoilage - Direct Damage	\$50,000	✓	✓	✓	✓
Temporary Meeting Space - due to climate control system	\$25,000	✓	✓	✓	✓
Tenant Move Back Expenses	\$25,000	✓			
Terrorism Travel Reimbursement	\$50,000	✓	✓	✓	✓
Transit	\$100,000	✓		✓	✓
Travel Delay Reimbursement	\$2,500	✓			
Utility Services - Direct Damage Coverage	\$50,000	✓	✓	✓	✓
Valuable Papers and Records - Cost of Research	\$250,000	✓	✓	✓	✓
Water Back-Up of Sewer or Drain	\$100,000 or limit, whichever is less	✓	✓	✓	✓
Workplace Violence Counseling	\$50,000	✓	✓	✓	✓
Broadened Business Income:					
Dependent Properties	\$150,000 shared limit	✓			✓
Ingress or Egress	Included in Dependent Property Limit	✓			
Extended Business Income	Included in Dep. Prop. Limit / 180 Days	✓	✓	✓	✓
Ordinance or Law - Increased Period of Restoration	\$50,000	✓			
Utility Services	\$50,000	✓	✓	✓	
Broadened Named Insured:					
Building coverage includes landlords if required by lease or contract	Included	✓			
Subsidiaries are included	Included	✓			

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The above is a product summary. For actual items and conditions, please refer to the policy.



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