

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.



General Liability Broadened Coverages

Not-for-Profit Amendatory Endorsement

General Liability XTEND Endorsement

Automatic Special Events Coverage (NFP)

Automatic coverage with no premium charge for:

- All indoor events with less than 1,000 attendees and shorter than 24 hrs in duration
- All outdoor events with less than 500 attendees and shorter than 24 hours in duration

Events to be rated separately and charged for:

- Any event that exceeds attendees or duration described above
- Any parade, fair or carnival
- Any athletic, sporting or motor vehicle event including walks, runs, tournaments demonstrations rallies or competitive activities

Hazardous Activities excluded:

- Fireworks, pyrotechnics, etc.
- Mechanically operated amusement devices
- Rodeos
- Aircraft; balloons; parachuting

Blanket Additional Insured (NFP & XTEND)

- Persons or Organizations where required by written contract or agreement (NFP)
- States or Political Organizations – Permits relating to operations or premises (NFP)
- Mortgagees, Assignees, Successors or Receivers (NFP)
- Managers or Lessors of Premises (XTEND)
- Lessor of Leased Equipment (XTEND)

Invitee Property Damage Legal Liability (NFP)

- \$15,000 Property Damage Legal for property in the insureds care, custody or control that belongs to the insureds: Clients, Guests, Members, Patrons, Supporters, Volunteers
- Perils Covered: Fire, Explosion, Lightning, Smoke, Water, Vandalism

Broadened Named Insured (XTEND)

- Automatic named insured status for:
 - Acquired organizations up to 180 days
- Any organization over which the insured maintains ownership or majority interest

Fire Damage Liability Extension (XTEND)

- Fire Damage Limit increased to \$300,000
- Perils extended to: Fire, Explosion, Lightning, Smoke resulting from such fire, explosion or lightning, Water Damage

Additional General Liability Extensions (XTEND)

- Blanket Waiver of Subrogation
- Incidental Medical Malpractice
- Personal Injury – Assumed by Contract
- Bodily Injury definition expanded to include mental anguish, mental injury, shock, fright, disability, humiliation, sickness or disease sustained by a person, including death resulting from these
- Injury to Co-Employees
- Aircraft Chartered with Crew
- Non-owned Watercraft – Increase from 25 feet to 50 feet
- Increased Supplementary Payments
 - Cost for bail increased to \$2,500
 - Loss of earnings increased to \$500 per day
- Knowledge & Notice of Occurrence or Offense
- Unintentional Omission
- Expected or Intend Injury resulting from the use of reasonable force to protect persons or property