

## SMALL CONDO PROGRAM COVERAGE DESCRIPTION

DESCRIPTION OF COVERAGE	BASIC POLICY	EXTENDER	OPTIONAL
Accounts Receivable	\$10,000	\$25,000	\$250,000
Additional Insured Endorsements — Members of Association			Yes
Appurtenant Structures	\$10,000 or 10%		
Arson or Theft Reward	25% to \$2,500	25% to \$5,000	
Backup of Sewers & Drains		\$25,000	\$50,000
Blanket Property Insurance			Yes
Broad Form Products Coverage			GL Limits
Building Coverage Extended to Include: Foundations; Retaining Walls; Underground Pipes; Flues and Drains	Included		
Building Coverage Extended to Include: Bridges; Roadways			
Building Coverage Extended to Include: Walkways; Patios			
Building Coverage Extended to Include: Swimming Pools & Associated Structures			
Building Coverage Extended to Include: Underground Sprinklers			
Building Coverage Extended to Include: Outdoor Fences (damage from wind or vehicles)			
Business Income (& Extra Expense) Coverage Form — ALS for 12 Months	Included		Can be deleted or changed to Stated Limit
Business Income (& Extra Expense) at Newly Acquired Locations		90 Days	
Business Income Extended Period of Indemnity		60 Days	
Business Income Changes — Beginning of the Period of Restoration (no waiting period)			Yes
Business Income Changes — Time Period Deductible — 24 hours			Yes
Catastrophe Allowance		\$10,000	
Causes of Loss Special Form	Yes		Option to Delete
Claim Data Preparation		\$25,000	
Commercial Articles Coverage (Cameras; Fine Arts; Musical Instruments; Silverware)			Yes
Contractors Equipment — Rental Reimbursement Coverage			Yes
Contractors Equipment Coverage Form			Yes
Damage to Building from Theft (Insured's Liability)	Included		
Damage to Premises Rented to You	\$300,000		\$500,000 or \$1,000,000
Debris Removal	\$10,000	\$25,000	
Deductible — Property Coverage	\$1,000		\$1,000; \$2,500 or \$5,000
Deductible — Property Damage Liability			Yes
Deductible — Windstorm or Hail (dollar amount)			Yes
Delayed Delivery (Manufacturers and Technology Programs only)	\$10,000		
Directors & Officers Liability Coverage - Condominiums & Other Community Associations (Condominium Program only)			Yes
Directors & Officers Liability Coverage - Condominiums & Other Community Associations - Extended Reporting Period			Yes
ECommerce Coverage (Electronic Data & Software)	\$2,500		\$25,000
Earthquake & Volcanic Eruption Endorsement (sublimit)			Yes
Electronic Equipment & Software Coverage		\$10,000	Yes
Employee Benefits Liability Coverage			Yes
Employee Benefits Liability Coverage - Extended Reporting Period			Yes
Employee Dishonesty Coverage	\$10,000		\$500,000
Equipment Breakdown Coverage	Included		Option to Delete
Expediting Expense	\$25,000		
Exterior Building Glass - Building Owner	BLD Limit		
Fine Arts Coverage		\$10,000	
Fire Department Service Charge	\$2,500	\$10,000	
Fire Protective Equipment Recharge Costs	\$5,000		

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FOB Shipments	\$10,000		
Forgery & Alteration Coverage	\$10,000		\$500,000
Garage keepers Coverage			\$50,000; \$75,000; \$100,000; \$300,000; \$500,000
General Liability Limits	\$1,000,000		\$300,000; \$500,000; \$2,000,000
Hired & Nonowned Auto Liability			GL Limit
Hired Auto Physical Damage			\$50,000
Inflation Guard	4%		6% or 8%
Interior Building Glass	BLD Limit		
Lead Liability Coverage	Varies by State		Varies by State
Liquor Liability Coverage Form			GL Limit
Lock Replacement	\$1,000		
Loss Payment Provisions - Actual Cash Value - 80% Coinsurance			Yes
Loss Payment Provisions - Replacement Cost - 80% Coinsurance			Yes
Loss Payment Provisions - Replacement Cost - No Coinsurance	Included		
Mold Coverage - GL (Limited)			Yes
Mold Coverage - Property	\$15,000 Policy Aggregate Limit		Yes
Money & Securities Coverage - Inside the Premises	\$10,000		\$50,000
Money & Securities Coverage - Outside the Premises	\$10,000		\$25,000
Money Orders & Counterfeit Paper Currency	\$5,000		
Multiple Deductible Form (Fixed Dollar Deductibles)			Yes
Newly Acquired Business Personal Property	\$250,000		
Newly Acquired Buildings	\$500,000		
Ordinance or Law - Coverage A - Loss of Value			Yes
Ordinance or Law - Coverage B - Demolition Costs			Yes
Ordinance or Law - Coverage C - Increased Costs of Construction	\$10,000	\$25,000	Yes
Ordinance or Law Coverage - Increased Period of Restoration		\$10,000	
Outdoor Property	\$10,000		
Outdoor Sign Coverage	Included (Within 100 ft. of premises)		Yes (Beyond 100 ft. of premises)
Personal Effects of Officers, Partners & Employees	\$10,000		
Personal Property of Others	BPP Limit		
Pollutant Cleanup & Removal	\$10,000	\$25,000	
Premises Definition Expanded	100 ft. from Building	1,000 ft. From Building	
Preservation Expense	\$25,000		
Property Off Premises	\$10,000	\$25,000	
Property In Transit	\$10,000	\$25,000	
Soft Costs		\$10,000	
Spoilage Coverage	\$5,000		
Sprinkler Leakage Exclusion			Yes
Supplementary Payments - Bail Bonds & Loss of Earnings	\$250/\$250	\$500/\$500	
Technology Errors and Omissions Coverage - Ext. Reporting Period			Yes
Temporary Relocation of Property		\$50,000/90 Days	
Terrorism Coverage (Certified Acts only)			
Theft Exclusion			Yes
Utility Services - Direct Damage			Yes
Utility Services - Time Element			Yes
Valuable Papers & Records Coverage	\$10,000	\$25,000	\$250,000
Vandalism Exclusion			Yes
Welfare & Pension Fund Coverage (ERISA) (Employee Dishonesty required)			\$500,000
Windstorm or Hail Exclusion			Yes
Worldwide Coverage			Yes