

Commercial Property Plus III Endorsement

COMPARISON CHART

The add-on that gives your commercial property clients the broad property protection of a Nationwide CustomPakSM policy.

The broad built-in protection of Nationwide CustomPakSM makes it the product of choice for many agents when serving small to mid-sized accounts within the auto services, business services, contractors, manufacturing, restaurants, retail and wholesale market segments. But when your client outgrows CustomPak — or for middle market accounts that do not qualify for the product, the fundamental coverage in the Commercial Package Policy (CPP) may not be enough to fill potential coverage gaps.

By adding the Commercial Property Plus III endorsement to the Commercial Package Policy, you boost your client's property protection significantly — adding special coverage for everything from computer equipment and media, forgery or alteration, and patterns, dies and molds to property at job sites and in transit, salesperson's samples and water backup.

Interested in growing your middle market business with us? Use the Commercial Property Plus III endorsement to help attract and retain quality accounts beginning today!



Give your CPP clients the broad property protection of a Harleysville CustomPak policy.

Refer to the chart below to compare coverage, and contact your commercial lines representative to help you with new middle market sales opportunities.



Coverage Feature	CustomPak SM FlexPak [®] Coverage Tier	Commercial Property Plus III*
Accounts Receivable		
▪ On Premises, Per location per occurrence	\$50,000	+ \$250,000
▪ Off Premises, Per occurrence	\$25,000	+ \$100,000
Brands and Labels , Per location per occurrence	\$50,000	\$100,000
Building Ordinance or Law , Per building per occurrence		
▪ Coverage A, Undamaged Portion	Building limit	Building limit
▪ Coverage B, Demolition Cost	\$50,000	+ \$100,000
▪ Coverage C, Increased Cost of Construction	\$50,000	+ \$100,000
▪ Combined Coverage B and C	\$50,000	+ \$100,000
Computer Equipment and Media , per location per occurrence	\$50,000	+ \$100,000
▪ Duplicate Media Off Premises, Per occurrence	\$5,000	+ \$10,000
Computer Fraud , Per location per occurrence	\$10,000	+ \$25,000
Computer Hijack and Identity Theft – Zombies, Bots and Phishing , Per occurrence	\$5,000	\$10,000
Confusion of Customers' Property , Per location per occurrence	\$10,000	+ \$25,000
▪ Each Customer, Per location	\$1,000	\$5,000
Consequential Loss To Stock	Not included	\$50,000
Contract Penalty	N/A	\$10,000
Covered Property Extension¹	Included	Included
Damage to Leased or Rented Buildings and Equipment – Theft Coverage , Per building per occurrence	BPP limit	BPP limit
Debris Removal , Per location per occurrence	\$50,000	+ \$100,000
Ecommerce Loss of Data		
▪ Direct Damage and Time Element (if covered), Per policy period	\$25,000	\$25,000
▪ Anti-Virus Waiver Option	Available	Available
Electronic Data , Per policy period	\$25,000	+ \$50,000
▪ Duplicate Data Off Premises, Per policy period	\$5,000	+ \$10,000
Employee Theft , Per location per occurrence ERISA included if plan named in policy	\$25,000	+ \$50,000
Employees' Tools and Work Clothing , Per location per occurrence	\$25,000	+ \$25,000
▪ Each Employee	\$2,500	\$2,500

*Higher, "scheduled" limits for certain coverages may be available via other commercial property forms.

+Higher limit may be available through your underwriter.

¹Includes garage and storage buildings, excluding greenhouses or hothouses, exterior building glass for owned buildings, foundations, retaining walls, sidewalks and other paved surfaces, and signs.



Coverage Feature	CustomPak SM FlexPak [®] Coverage Tier	Commercial Property Plus III*
Fine Arts Coverage		
▪ Unscheduled, Per occurrence (additional insurance)	\$25,000	\$50,000
▪ Unscheduled, Per item sublimit (at market value)	\$5,000	\$5,000
▪ Scheduled Items (at stated amount)	Available	Available
Fire Department Service Charge, Per location per occurrence	\$25,000	\$25,000
Fire Extinguisher Equipment Recharge Expense, Per location per occurrence	\$10,000	\$25,000
Forgery or Alteration, Per occurrence	\$25,000	+ \$25,000
Fungus, Wet Rot, Dry Rot and Bacteria (N/A in NY) BI/EE limited to 30 days if included	\$25,000	+ \$50,000
Glass and Signs, Per building per occurrence	Building limit/\$100 ded.	Building limit/\$100 ded.
Inflation Guard — Buildings	Not included	8%
Lock and Key Replacement, Per location per occurrence	\$2,500/\$50 ded.	+ \$5,000/\$100 ded.
Loss Adjustment or Claim Data Collection Expense, Per claim	\$10,000	\$25,000
Money and Securities		
▪ Inside the Premises, Per location per occurrence	\$25,000	+ \$25,000
▪ Outside the Premises, Per occurrence	\$25,000	+ \$25,000
Money Orders and Counterfeit Money, Per location per occurrence	\$10,000	+ \$10,000
Newly Acquired/Constructed Property		
▪ Each Building	(up to 90 days) \$1 million	(up to 180 days) \$2 million
▪ Business Personal Property, Each building	\$500,000	\$1 million
Ordinance or Law — Equipment, Each Item	\$10,000	\$10,000
Outdoor Property, Per location per occurrence	\$25,000	+ \$50,000
▪ Per Tree, Shrub or Plant (covered causes of loss)	\$1,000	\$2,500
Patterns, Dies, Molds and Forms, Per occurrence theft sublimit	\$25,000	+ \$50,000
Peak Season Automatic Increase in BPP, Per occurrence	25%	25%
Personal Effects, Per location per occurrence	\$25,000	+ \$50,000
Personal Property of Others, Per location per occurrence	\$25,000	\$50,000
Pollutant Cleanup and Removal, Per location per policy period	\$25,000	+ \$50,000

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Coverage Feature	CustomPak SM FlexPak [®] Coverage Tier	Commercial Property Plus III*	
Premises Boundary	1,000 feet	1,000 feet	
Preservation of Property Coverage Period	60 days	90 days	
Promotional Displays, Per location per occurrence	\$10,000	\$25,000	
Property at Job Sites, Per occurrence	\$25,000	\$50,000	
Property in Transit, Per occurrence	\$50,000	+	\$50,000
▪ FOB shipments, Per occurrence	\$10,000		\$20,000
Property Off Premises, Per occurrence	\$50,000	+	\$100,000
▪ Coverage Period for Computers	90 days		90 days
Refrigerated Property in Transit, Per policy period	\$25,000	+	\$50,000
Reward Coverage, Per occurrence	\$25,000		\$25,000
Salespersons' Samples, Per employee per occurrence	\$25,000	+	\$25,000
Signs, Per building per occurrence	Building limit/\$100 ded.		Building limit/\$100 ded.
Spoilage of Perishable Stock, Per location per occurrence	\$25,000	+	\$50,000
Power outage can be on or off premises			
▪ Extra Expense for Cleanup and Disposal (includes BI/EE if purchased)	\$10,000		\$10,000
Tenant Glass, Per occurrence (if there is no building coverage)	BPP limit		BPP limit
Unauthorized Use of Business Debit, Credit or Other Transaction Cards, Per occurrence	\$10,000		\$25,000
Utility Services, Direct Damage, Per location per occurrence	\$25,000	+	\$50,000
▪ Overhead Transmission Lines	10% sublimit option		10% sublimit
Valuable Papers and Records, (including cost of research)			
▪ On Premises, Per location per occurrence	\$50,000	+	\$100,000
▪ Off Premises, Per occurrence	\$25,000	+	\$50,000
Valuation	Replacement cost, except certain property		Follows property
Water Backup and Sump Overflow, Per location per occurrence	\$25,000	+	\$100,000
▪ Per Policy Period	\$100,000		\$200,000

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