



## Pick the level of coverage that's right for your business.

To help your business get the full insurance protection it needs, we offer four endorsements that contain an array of coverage enhancements for a small fraction of what it would cost you to purchase even a few of the coverages individually.

### **COMMERCIAL PROPERTY**— For limited business income protection.

Offers the ideal way to gain some business income coverage and upgrade property coverage in other key areas, as well. In the event of loss, you have flexible settlement options in how you apply your insurance limit to the various “buckets” of coverage provided.

### **COMMERCIAL PROPERTY PLUS** — For broad property protection.

Provides coverage for a wide range of property exposures such as accounts receivables off premises, electronic data, employee theft, money and securities, newly acquired buildings and property, pollutant cleanup, and property in transit and off premises. Business income coverage is not included.

### **COMMERCIAL PROPERTY PLUS II** — For higher coverage limits.

You get all the same coverage included in the Commercial Property Plus endorsement, but at much higher limits — in many cases, double even triple the amount of coverage.

### **COMMERCIAL PROPERTY PLUS III** — For the broadest protection.

Provides substantial coverage to meet the needs of larger, more complex business accounts.

## Our commercial property endorsements offer a level of coverage for every business need.

Coverage Feature	Commercial Property	Commercial Property Plus	Commercial Property Plus II	Commercial Property Plus III
<b>Accounts Receivable</b> ▪ On/Off Premises	\$25,000/—	\$25,000/\$25,000	\$50,000/\$50,000	\$250,000/\$100,000
<b>Arson or Theft Reward</b>	—	\$10,000	\$25,000	\$25,000
<b>Backup of Sewers or Drains</b>	—	\$25,000/\$100,000 policy aggregate	\$25,000/\$100,000 policy aggregate	Water backup and sewer overflow \$100,000/\$200,000
<b>Brands and Labels</b>	\$25,000	\$10,000	\$25,000	\$100,000
<b>Building Ordinance or Law</b> ▪ Coverage A, Undamaged Portion ▪ Coverage B, Demolition Cost ▪ Coverage C, Increased Cost of Construction or ▪ Combined Coverage B and C	—	Building limit \$25,000 \$25,000 —	Building limit \$50,000 \$50,000 —	Building limit \$100,000 \$100,000 \$100,000
<b>Business Income and Extra Expense</b>	\$50,000	—	—	—
<b>Computer Fraud</b>	—	—	—	\$25,000
<b>Computer Hijack and Identity Theft — Zombies, Bots and Phishing</b>	—	—	—	\$10,000
<b>Confusion of Customers' Property</b> ▪ Each Customer	—	—	—	\$25,000 \$5,000
<b>Consequential Loss to Stock</b>	\$25,000	\$10,000	\$50,000	\$50,000
<b>Contract Penalty</b>	—	—	—	\$10,000
<b>Covered Property Extension<sup>1</sup></b>	—	—	—	Included
<b>Damage to Leased or Rented Buildings and Equipment — Theft Coverage</b>	—	—	—	BPP limit
<b>Debris Removal</b>	\$50,000	\$25,000	\$50,000	\$100,000
<b>Ecommerce Loss of Data</b> ▪ Anti-Virus Waiver Option ▪ Direct Damage and Time Element (if covered)	—	—	—	Available \$25,000
<b>Electronic Data</b> (N/A in NY) ▪ Duplicate Data Off Premises	—	\$15,000 —	\$25,000 —	\$50,000 \$10,000
<b>Electronic Data Processing Equipment</b> ▪ Duplicate Media Off Premises	\$25,000 —	\$15,000 —	\$25,000 —	\$100,000 \$10,000
<b>Employee Theft/Forgery or Alteration</b>	—	\$25,000	\$50,000	\$50,000/\$25,000

<sup>1</sup>Includes 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	Commercial Property	Commercial Property Plus	Commercial Property Plus II	Commercial Property Plus III
<b>Employees' Tools/Work Clothing</b> ▪ Each Employee	—	\$10,000/— \$2,500	\$10,000/— \$2,500	\$25,000 \$2,500
<b>Fine Arts Coverage</b>	\$25,000	\$10,000	\$25,000	\$50,000 \$5,000 per item
<b>Fire Department Service Charge</b>	\$25,000	\$25,000	\$25,000	\$25,000
<b>Fire Extinguisher Recharge Expense</b>	—	\$10,000	\$10,000	\$25,000
<b>Fungus, Wet Rot, Dry Rot (N/A in NY)</b>	—	—	—	\$50,000
<b>Glass Deductible</b>	—	—	—	\$100
<b>Inflation Guard — Buildings</b>	—	—	—	8%
<b>Lock and Key Replacement</b>	—	\$1,500 (\$50 ded.)	\$1,500 (\$50 ded.)	\$5,000 (\$100 ded.)
<b>Loss Adjustment or Claim Data Collection Expense</b>	\$10,000	\$10,000	\$10,000	\$25,000
<b>Money and Securities — Inside/Outside</b>	—	\$25,000	\$25,000	\$25,000/\$25,000
<b>Money Orders and Counterfeit Money</b>	—	—	—	\$10,000
<b>Newly Acquired/Constructed Property</b> ▪ Each Building  ▪ Business Personal Property	—	(Up to 60 days) Lesser of 25% of building limit or \$500,000  Lesser of 25% of BPP limit or \$250,000	(Up to 90 days) Lesser of 25% of building limit or \$1 million  Lesser of 25% of BPP limit or \$500,000	(Up to 180 days) \$2 million  \$1 million
<b>Ordinance or Law — Equipment</b>	—	—	—	\$10,000
<b>Outdoor Property (Covered causes of loss)</b> ▪ Per Tree, Shrub or Plant	\$25,000 \$1,000	\$10,000 \$1,000	\$25,000 \$1,000	\$50,000 \$2,500
<b>Patterns, Dies, Molds and Forms (Theft)</b>	—	\$10,000	\$50,000	\$50,000
<b>Peak Season Automatic Increase in BPP</b>	—	—	—	25%
<b>Personal Effects/Property of Others</b>	\$25,000	\$25,000	\$25,000	\$50,000/\$50,000
<b>Pollutant Cleanup and Removal</b>	—	\$25,000	\$25,000	\$50,000
<b>Premises Boundary</b>	—	1,000 feet	1,000 feet	1,000 feet
<b>Preservation of Property Coverage Period</b>	—	Up to 60 days	Up to 60 days	Up to 90 days
<b>Promotional Displays</b>	—	—	—	\$25,000
<b>Property at Job Sites</b>	—	—	—	\$50,000

Coverage Feature	Commercial Property	Commercial Property Plus	Commercial Property Plus II	Commercial Property Plus III
<b>Property in Transit</b> ▪ FOB Shipments	—	\$25,000 —	\$50,000 —	\$50,000 \$20,000
<b>Property Off Premises</b> ▪ Laptops/Portable Equipment ▪ Salespersons' Samples	—	\$25,000 \$10,000 sublimit \$15,000 sublimit	\$50,000 \$10,000 sublimit \$15,000 sublimit	\$100,000 No sublimit Insured separately for \$25,000
<b>Refrigerated Property in Transit</b>	—	—	—	\$50,000
<b>Sign Deductible</b>	—	—	—	\$100
<b>Spoilage to Perishable Stock</b> ▪ Due to Mechanical Breakdown ▪ Extra Expense for Cleanup and Disposal ▪ Refrigerant Contamination/Power Outage	—	\$25,000 — —	\$25,000 — —	— \$10,000 \$50,000
<b>Tenant Glass</b>	—	—	—	BPP limit
<b>Theft Damage to Building</b>	\$25,000	Covered	Covered	Covered building and equipment
<b>Unauthorized Use of Business Debit, Credit or Other Transaction Cards</b>	—	—	—	\$25,000
<b>Utility Services, Direct Damage</b> ▪ Overhead Transmission Lines	—	\$25,000 —	\$25,000 —	\$50,000 10% sublimit
<b>Valuable Papers and Records</b> ▪ On/Off Premises	\$25,000	\$25,000	\$50,000	\$100,000/\$50,000
<b>Water Backup and Sump Overflow</b> ▪ Per Policy Period	—	—	—	\$100,000 \$200,000



#### Basic eligibility guidelines:

- Available on package or monoline policies
- Building and personal property coverage form required
- Causes of loss—special form required
- Policy deductible must be at least \$500
- These endorsements cannot be used together on the same policy
- Additional premium applies

#### Coverage form endorsements:

- **Commercial Property**  
CP-7159 Not available in CA, FL, MS, NY, TX
- **Commercial Property Plus**  
CP-7110, CP-7148 (NY)  
Not available in CA, FL, TX
- **Commercial Property Plus II**  
CP-7130, CP-7147 (NY)  
Not available in CA, FL, TX
- **Commercial Property Plus III**  
CP-7204, CP-7205 (MA),  
CP-7206 (NY), CP-7207 (NC),  
CP-7208 (VA), CP-7217 (CT)  
Not available in CA, CO, FL, TX, UT

Note: This comparison summary is designed solely to highlight the coverage features of our commercial property endorsements. Not all of these coverages may apply to you. Whether a particular feature applies to your policy will depend on the coverage you have purchased. In addition, your policy may have higher limits or other modifications that make it different from this summary. Details about the coverage you have selected may be obtained from your agent. No coverage is provided by this summary nor can it be construed to replace any provisions of your policy or its endorsements. You should read your policy and review your Declarations Page for complete information on the coverage you are provided. If there is any conflict between the policy and this summary, the provisions of the policy are controlling.