

FEATURES AND COVERAGES OF SECTION I - PROPERTY OF THE BUSINESSOWNERS COVERAGE FORM AND NAMED PERILS FORM

This is only a summary. For more detailed information about what is and is not covered or what is or is not limited, refer to the policy forms.

Exposure	Businessowners Coverage Form NS-0003 With Named Perils Form BP 10 09 Attached	Businessowners Coverage Form NS-0003 (Special Perils)
Coinsurance Clause	We require that the Building and Business Personal Property be insured to 100% of replacement cost (buildings may be written for actual cash value coverage with a premium surcharge)	We require that the Building and Business Personal Property be insured to 100% of replacement cost (buildings may be written for actual cash value coverage with a premium surcharge)
Buildings	Named Perils Basis	Risks of direct physical loss unless the loss is excluded or limited
Business Personal Property	Named Perils Basis	Risks of direct physical loss unless the loss is excluded or limited
Replacement Cost Coverage	Included for both building and business personal property (building may be written with actual cash value coverage with a rate surcharge)	Included for both building and business personal property (building may be written with actual cash value coverage with a rate surcharge)
Tenant's Improvements and Betterments	Included as part of business personal property	Included as part of business personal property
Debris Removal	Up to 25% of amount paid for direct physical damage is available for debris of covered property caused by an insured peril	Up to 25% of amount paid for direct physical damage is available for debris of covered property caused by an insured peril
Preservation of Property	Included for 30 days after covered property is first moved if moved to prevent loss from an insured peril	Included for 30 days after covered property is first moved if moved to prevent loss from an insured peril
Fire Department Service Charge	Up to \$1,000 for charges assumed by contract or agreement before loss or required by local ordinance	Up to \$1,000 for charges assumed by contract or agreement before loss or required by local ordinance
Business Income	Included to cover loss that occurs within 12 consecutive months after loss by an insured peril	Included to cover loss that occurs within 12 consecutive months after loss by an insured peril
Extra Expense	Included to cover loss that occurs within 12 consecutive months after loss by an insured peril	Included to cover loss that occurs within 12 consecutive months after loss by an insured peril

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Pollution Clean Up and Removal	Up to \$10,000 for all such expenses arising out of a peril insured against	Up to \$10,000 for all such expenses arising out of a peril insured against
Increased Cost Of Construction	Up to \$10,000 for increased costs incurred to comply with enforcement of an ordinance or law in the course of repair, rebuilding or replacement of damaged parts of the covered building	Up to \$10,000 for increased costs incurred to comply with enforcement of an ordinance or law in the course of repair, rebuilding or replacement of damaged parts of the covered building
Business Income From Dependant Properties	Up to \$5,000 for loss of Business Income due to physical loss or damage at the premises of a dependant property resulting from any Covered Cause of Loss. Coverage begins 72 hours after the time of loss at the premises of a dependant property	Up to \$5,000 for loss of Business Income due to physical loss or damage at the premises of a dependant property resulting from any Covered Cause of Loss. Coverage begins 72 hours after the time of loss at the premises of a dependant property
Glass Expense	Included to cover expenses incurred to put up temporary plates or board up openings if repair or replacement of glass is delayed	Included to cover expenses incurred to put up temporary plates or board up openings if repair or replacement of glass is delayed
Equipment Breakdown	Coverage is not available	Included to cover loss to covered equipment caused by breakdown. Covered equipment includes: equipment designed and built to operate under internal pressure or vacuum other than weight of contents; communication and computer equipment; fiber optic cable; and any other electrical or mechanical equipment used in the generation, transmission or utilization of energy. Coverage includes: \$25,000 for loss to Perishable Goods (may be increased to up to \$100,000), \$25,000 for Expediting Expenses, \$25,000 for Pollution Clean Up and Removal
Newly Acquired or Constructed Property	Up to \$250,000 for loss or damage to new buildings being built at the described premises	Up to \$250,000 for loss or damage to new buildings being built at the described premises
Personal Property at Newly Acquired Premises	Up to \$100,000 for 30 days at any premises insured acquires	Up to \$100,000 for 30 days at any premises insured acquires
Personal Property Off Premises	Up to \$5,000 while in transit	Up to \$5,000 while in transit

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Outdoor Property	Up to \$2,500 for outdoor fences, radio and TV antennas, signs (not attached to buildings), trees, shrubs, and plants if caused by fire, lightning, explosion, riot or civil commotion or aircraft. Not more than \$500 for any one tree, shrub or plant	Up to \$2,500 for outdoor fences, radio and TV antennas, signs (not attached to buildings), trees, shrubs, and plants if caused by fire, lightning, explosion, riot or civil commotion or aircraft. Not more than \$500 for any one tree, shrub or plant
Personal Effects	Up to \$2,500 for loss or damage to personal effects	Up to \$2,500 for loss or damage to personal effects
Valuable Papers and Records including Electronic Media - Cost of Research	Up to \$10,000 for costs to research, replace or restore (additional coverage available)	Up to \$10,000 for costs to research, replace or restore (additional coverage available)
Automatic Increase on buildings annually	Included - percentage increase shown in Declarations	Included - percentage increase shown in Declarations
Business Personal Property Seasonal Increase	Up to 25% additional Business Personal Property coverage if insured to 100% of value for past 12 months	Up to 25% additional Business Personal Property coverage if insured to 100% of value for past 12 months
Accounts Receivable	\$10,000 included (additional coverage available)	\$10,000 included (additional coverage available)
Burglary and Robbery (including limited money and securities)	Coverage may be purchased as an option	Included (money and securities included up to \$10,000 on-premises and \$2,000 off-premises)
Employee Dishonesty	Coverage may be purchased as an option	Coverage may be purchased as an option
Broadened Perishable Goods Coverage	Coverage may be purchased as an option	Coverage may be purchased as an option
Outdoor Signs	\$1,000 included for outdoor signs attached to building if we cover building. Broader coverage or higher limits may be purchased as an option.	\$1,000 included for outdoor signs attached to building if we cover building. Broader coverage or higher limits may be purchased as an option.