

Master Pac® Highlights

Automatic Property Coverages

Appurtenant Buildings or Structures – 10% of Building and Business

Personal Property (BPP) limit up to \$50,000 per occurrence

Arson and Theft Reward – 25% of claim up to \$5,000

Business Income (BI) and Extra Expense (including Civil Authority) – 12 Months Actual Loss Sustained (see Contractors, Garage and Religious exceptions)

Business Income Extended Period of Indemnity – 60 days (if BI included)

BPP Off Premises – up to BPP Limit (see Contractors exception)

Claim Data Expenses – up to \$1,000

Debris Removal – 25% of Covered Property plus \$25,000

Employee Dishonesty – up to BPP Limit or \$250,000 (exceptions apply by Pac type)

Expediting Expenses – \$10,000

Fences, retaining walls (not part of a building), bridges, walks, roadways, patios – \$5,000 named perils

Fire Department Service Charge – up to \$1,000

Forgery or Alteration – up to BPP limit or \$250,000 (exceptions apply by Pac type)

Foundations – Included

Glass – Exterior Building Glass when building insured

Money and Securities – up to BPP Limit (exceptions apply by Pac type)

Money Orders and Counterfeit Paper Currency – up to BPP limit

Newly Acquired or Constructed Property – Building \$250,000; BPP \$250,000; BI: \$250,000

Non-Owned Detached Trailers – \$5,000

Ordinance or Law – Increased Cost of Construction or Repair – \$5,000

Peak Season – 25% Seasonal Increase for BPP

Personal Property and Effects – up to \$5,000 at each premises

Preservation of Property – up to 30 days

Pollutant Cleanup and Removal – up to \$10,000

Radio and Television Antennas – \$5,000 (\$1,000 per antenna); expanded perils

Signs – included up to Building or BPP limit if within 1,000 feet of the premise

Spoilage – Consequential Loss – included up to BPP limit and insures losses caused by change in temperature or humidity resulting from a Covered Cause of Loss damaging certain on premises equipment

Temporary Relocation of Property – \$50,000

Trees, shrubs or plants – \$5,000 named perils (no per item restriction)

Valuable Papers and Records – Cost of Research – up to \$1,000

Automatic General Liability Coverages

Advertising Injury

Blanket Contractual – Oral or Written Contracts

Broad Form Property Damage Liability

Defense Costs

Damage to Premises Rented to You – up to \$300,000

Host Liquor Liability

Limited World Wide Liability

Personal Injury

Products and Completed Operations

Power Pac

Accounts Receivable – \$25,000 On/\$10,000 Off

Brands and Labels – \$25,000

Business Computer – \$10,000

Business Income from Dependent Properties – \$25,000 (if BI included)

Claim Data Expense – \$5,000

Fine Arts – \$10,000

Fire Department Service Charge – \$10,000

Fire Protective Equipment Discharge – \$5,000

Lost Key – Consequential Loss – \$500

Newly Acquired or Constructed Property – Building, BPP, BI – \$500,000

Ordinance or Law – Increased Cost of Construction – \$25,000

Ordinance or Law – Increased "Period of Restoration" – \$25,000 (if BI included)

Outdoor Property – \$10,000

Pollutant Cleanup and Removal – \$25,000

Utility Services – Direct Damage – \$2,500

Utility Services – Time Element – \$2,500

Valuable Papers – Cost of Research – \$25,000 On/\$5,000 Off

Xtend Liability

Aircraft Chartered with Crew

Blanket Additional Insured – Lessor of Leased Equipment

Blanket Additional Insured – Managers or Lessors of Premises

Blanket Waiver of Subrogation

Broadened Named Insured

Extension of Coverage – Bodily Injury

Damage to Premises Rented to You Extension

Incidental Medical Malpractice

Increased Supplementary Payments

Injury to Co-Employees and Co-Volunteer Workers

Knowledge and Notice of Occurrence or Offense

Non-Owned Watercraft – increased to 50 feet

Personal Injury – Assumed by Contract

Reasonable Force – Bodily Injury or Property Damage

Unintentional Omission

Apartment Pac

Building Property includes outdoor swimming pools and equipment

Employee Dishonesty – up to \$25,000

Fences – Windstorm and Vehicle damage added as Causes of Loss under the Outdoor Property Extension, up to \$5,000

Forgery or Alteration – up to \$25,000

Lobby and Hallway Furnishings included as building property

Money and Securities – up to \$25,000 even if the Dec shows a lower limit, a higher limit, or no limit for BPP

Theft of BPP (other than Money and Securities) – up to \$25,000 even if the Dec shows a lower limit, a higher limit, or no limit for BPP

Building Pac

Employee Dishonesty – up to \$25,000

Forgery or Alteration – up to \$25,000

Lobby and Hallway furnishings included as building property

Money and Securities – up to \$25,000 even if the Dec shows a lower limit, a higher limit, or no limit for BPP

Theft of BPP (other than Money and Securities) – up to \$25,000 even if the Dec shows a lower limit, a higher limit, or no limit for BPP

Business Pac

Extended Liability included for Barbers, Beauticians and Funeral Directors

Condominium Pac

Covers defined property contained within a condo unit if the Association Agreement requires such property to be covered under the Association policy

Employee Dishonesty – up to \$25,000

Fences – Windstorm and Vehicle damage added as Causes of Loss under the Outdoor Property Extension, up to \$5,000

Forgery or Alteration – up to \$25,000

Lobby and Hallway Furnishings included as building property

Liberalized Subrogation – Subrogation against individual unit owners is waived except for losses d/t emp dishonesty and forgery or alteration

Maintenance Fees included as business income

Money and Securities – up to \$25,000 even if the Decs show a lower limit, a higher limit, or no limit for BPP

Theft of BPP (other than Money and Securities) – up to \$25,000 even if the Dec shows a lower limit, a higher limit, or no limit for BPP

Contractors Pac

Business Income applies to premises losses when buildings or BPP is insured

Employee Dishonesty – up to \$25,000

Forgery or Alteration – up to \$25,000

Managers or Lessors of Premises are included as Additional Insureds

State or Political Subdivisions – Permits included as Additional Insureds

Theft of money and securities – up to \$25,000

Tools and Equipment are covered up to \$25,000 or BPP whichever is less, while in transit, at installation sites or away from premises

Garage Pac

Business Income optional; if covered, telephone and fax or facsimile failure are included

Damage by Vehicles to leased buildings is covered up to \$25,000

Employee Dishonesty – up to \$25,000

Forgery or Alteration – up to \$25,000

Employee Tools and Diagnostic Equipment, while on insured's premises, are covered as BPP

Pollutant Cleanup – up to \$25,000

Theft of employee tools is covered to \$500 per employee/\$2,500 per occurrence

Theft of money and securities – up to \$25,000

Office Pac

Black Bag coverage provided for medical, surgical and dental equipment and instruments for physicians, surgeons and dentists

Business Income is extended to include telephone, fax or facsimile failure

Pet Grooming Liability is included for Pet Groomers

Lobby and Hallway Furnishings included as building property

Religious Pac

Business Income optional

Employee Dishonesty (including volunteers) – up to \$25,000

Fine Arts, Interior Stained Glass and Musical Instruments are each covered up to \$5,000

Forgery or Alteration – up to \$25,000

Incidental Rental Income/Extra Expense is included up to \$10,000

Members, trustees, clergy and volunteers are covered as insureds with respect to activities or duties performed on behalf of the Named Insured

Personal Property and Effects – up to \$15,000

Religious Institution members or volunteer workers are covered for medical payments

Theft of money and securities – up to \$25,000

Restaurant Pac

Extended Business Income includes Power Failure

Food spoilage – up to \$5,000

Pizza restaurants include the following:

– Contingent Business Income for risks in shopping centers – up to \$5,000

– Extended Business Income includes Telephone Failure

– Costs to recharge automatic cooking extinguishing systems due to accidental discharge

Store Pac

Book and Magazine Stores include the following:

– Contingent Business Income for risks in shopping centers – up to \$5,000

– Extended Business Income includes Power failure

– Valuable Papers and Records – up to \$10,000

Florist Shops include the following:

– Contingent Business Income for risks in shopping centers – up to \$5,000

– Extended Business Income includes power, telephone and fax or facsimile failure

– Spoilage – up to \$5,000