



BIS-PAK[®] PROPERTY

BUILT-IN FEATURES & ENHANCEMENTS



PROPERTY ENHANCEMENTS	SILVER	GOLD	PLATINUM
Accounts receivable (on premises)	\$25,000	\$100,000	\$250,000
Additional covered property: foundations, underground pipes, and paved surfaces	✓	✓	✓
Business income - ALS**	24-hour waiting period	No waiting period	No waiting period
Business income from dependent properties	\$10,000	\$25,000	\$25,000
Business income period of restoration	12 months	Up to 24 months	Up to 24 months
Business personal property distance from premises	Within 1,000 feet of premises	Within 1,000 feet of premises	Within 1,000 feet of premises
Computer fraud and funds transfer fraud	\$5,000	\$10,000	\$20,000
Consequential loss (including pair and set)		\$25,000	\$25,000
Contractual financial penalties		\$5,000	\$25,000
Cost to prepare inventory	\$2,500	\$10,000	\$25,000
Credit card slips		\$5,000	\$5,000
Debris removal	\$25,000	\$100,000	\$250,000
Deferred payments		\$5,000	\$10,000
Electronic data	\$10,000	\$10,000	\$25,000
Employee dishonesty	\$10,000	\$25,000	\$50,000
Expediting expense		\$10,000	\$10,000
Extended business income	30 days	90 days	90 days
False pretense, voluntary parting			\$10,000
Fine arts coverage		\$25,000	\$50,000
Fire department service charge*	\$10,000	\$25,000	\$50,000
Fire extinguisher recharge	ALS**	ALS**	ALS**
Fire extinguisher systems discharge damage	\$10,000	\$25,000	\$25,000
Forgery and alteration	\$2,500	\$25,000	\$50,000
Interruption of computer operations	\$10,000	\$10,000	\$10,000
Leased building property		\$10,000	\$25,000
Leased, loaned, or rented gap - business personal property			\$25,000
Leasehold interest		\$10,000	\$25,000
Lock replacement	\$2,500	\$10,000	\$10,000
Money and securities inside the premises	\$10,000	\$25,000	\$25,000
Money orders and counterfeit money	\$5,000	\$25,000	\$25,000
Newly acquired or constructed property	30 days	90 days	90 days
Newly acquired or constructed property - buildings	\$1,000,000	\$1,000,000	\$2,000,000

✓ = Included within the limit of insurance shown in the policy declarations. *Not available in AZ. **ALS=Actual loss sustained. ***Including windstorm.

PROPERTY ENHANCEMENTS	SILVER	GOLD	PLATINUM
Newly acquired or constructed property - business personal property	\$500,000	\$500,000	\$1,000,000
Newly acquired or constructed property - business income and extra expense	\$100,000	\$250,000	\$500,000
Non-owned detached trailers	\$5,000	\$10,000	\$25,000
Off-premises electronic data storage	\$25,000	\$25,000	\$25,000
Off-premises utility failure - direct damage	\$5,000	\$50,000	\$100,000
Off-premises utility failure - time element	\$5,000	\$25,000	\$100,000
Ordinance or law - blanket coverages	\$25,000	\$100,000	\$250,000
Ordinance or law - green coverage		\$30,000	\$30,000
Ordinance or law - increased period of restoration		\$25,000	\$50,000
Outdoor property	\$10,000	\$25,000	\$50,000***
Personal effects	\$5,000	\$25,000	\$25,000
Pollutant clean-up and removal	\$15,000	\$25,000	\$100,000
Power failure and changes in temperature or humidity	\$5,000	\$50,000	\$50,000
Preservation of property	60 days	90 days	90 days
Property in transit	\$15,000	\$25,000	\$50,000
Property of others	Combined with personal effects	\$150,000	\$150,000
Property off-premises	\$15,000	\$25,000	\$50,000
Reward for information leading to a conviction	\$10,000	\$25,000	\$25,000
Sales representative's samples	\$15,000	\$25,000	\$50,000
Security after loss	\$10,000	\$10,000	\$10,000
Signs - outdoor attached	\$10,000	✓	✓
Signs - outdoor detached	\$10,000	\$50,000	\$50,000
Temporary coverage for relocated property		✓	✓
Tenant improvements and betterments - ordinance or law	\$10,000	\$25,000	\$50,000
Tenant lease assessment			\$2,500
Tenant leasehold improvements	\$25,000	\$25,000	\$25,000
Tenant move-back expenses		\$5,000	\$25,000
Theft loss damage to non-owned property		\$5,000	\$10,000
Tools and equipment	\$15,000	\$15,000	\$15,000
Valuable papers and records (on premises)	\$25,000	\$100,000	\$250,000
BUILT-IN FEATURES			
Accounts receivable (off premises)		\$5,000	
Civil authority		72-hour waiting period	
Collapse		Included	
Increased cost of construction		\$10,000	
Limited coverage for fungi, wet rot, or dry rot		\$15,000	
Money and securities - outside the premises		\$5,000	
Tenant glass		Included	
Valuable papers and records (off premises)		\$5,000	
Water backup of sewers or drains - computers		Included	

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All coverages and limits are in the policy or the Bis-Pak property enhancements forms. The benefits and coverages referred to in this brochure are subject to the terms, limits, and exclusions in the forms that provide that benefit or coverage. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. The property deductible shown in the declarations applies unless otherwise stated in the Bis-Pak property enhancement endorsements or the Deluxe Bis-Pak property coverage form. See your agent for more information.