

# Nonprofit Property Coverage Enhancement

Coverage Applicable	Limit of Insurance
Foundations	Included
Business Personal Property	Within 2,000 feet
Preservation of Property	90 days
Fire Department Service Charge	\$50,000
Fire, Sprinkler or Burglar Alarm Upgrade	\$50,000
Theft Damage to Buildings	Included
Pollutant Clean Up and Removal	\$50,000
Emergency Vacating Expense	\$25,000
Automated External Defibrillators (AEDs)	\$5,000
Lease Cancellation Moving Expenses	\$50,000
Green Consultant Expense Coverage	\$5,000
Newly Acquired or Constructed Property	180 days
Newly Acquired or Constructed Property- Building	\$2 million
Newly Acquired Business Personal Property	\$1 million
Newly Acquired Locations – Business Income & Extra Expense	\$250,000
Personal Effects	\$50,000
Property of Others	Various
Valuable Papers and Records	\$100,000
Property Off-Premises, Including Stock	\$500,000
Property at Conventions, Fairs, Exhibitions or Special Events	\$100,000
Outdoor Property	\$50,000
Garages/Storage Sheds	\$5,000
Retaining Walls	\$10,000
Accounts Receivable	\$100,000
Business Income and Extra Expense	\$300,000
Residential Room Reserve	\$100,000
Recharge or Refill of Fire Protection System	Included
Lock Replacement	\$20,000
Reward Reimbursement	\$75,000
Inventory and Appraisals of Loss	\$50,000
Ordinance or Law-Undamaged Portion of the Building	Building limit
Ordinance or Law-Demolition Cost	\$1 million
Ordinance or Law-Increased Cost of Construction	\$1 million
Spoilage	2,000 feet, \$50,000
Pair, Sets or Parts	Amended
Fine Arts	\$100,000



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Coverage Applicable	Limit of Insurance
EDP Equipment and Media	\$10,000
Damage to Property of Home Care Provider	\$50,000
Mobile Medical Equipment	\$15,000
Vacancy Clause Modification	90 days
Earthquake Sprinkler Leakage	\$30,000
Dampness/Extremes of Temperature Exclusion	Removed
Furs	\$10,000
Precious Metals	\$25,000
Water Coverage	\$30,000
Property in Transit (Includes Common Carrier)	\$250,000 (\$50,000)
Off Premises Power Failure	\$50,000
Extended Business Income	180 days
Utility Services (Business Income (and extra expense) Coverage)	Included