

## Businessowners Professional Office Program Coverage Option Comparison

\* Indicates That Limit Shown is in Addition to Limits of Insurance

COVERAGE	Professional Office Primary Coverage Option	Professional Office Plus Coverage Option	Professional Office Premier Coverage Option	Deductible
<b>PROPERTY COVERAGE HIGHLIGHTS</b> <b>BOP Property Enhancement Endorsement BP 7246 0918</b>				
Accounts Receivable	Refer to Blanket Additional Coverage	Refer to Blanket Additional Coverage	Refer to Blanket Additional Coverage	
Additional Costs	\$5,000*	\$10,000*	\$25,000*	Policy
Appurtenant Structures	\$25,000*	\$50,000*	\$75,000*	Policy
Arson, Theft, Vandalism Rewards	\$5,000* (Not applicable in NY)	\$10,000* (Not applicable in NY)	\$15,000* (Not applicable in NY)	None
Back Up of Sewers and Drains	\$10,000* (Option to Increase)	\$25,000* (Option to Increase)	\$50,000* (Option to Increase)	Policy
Blanket Additional Coverage (BAC)	\$75,000* (Option to Increase)	\$150,000* (Option to Increase)	\$250,000* (Option to Increase)	
Accounts Receivable	On-Premises Included in BAC Off Premises \$10,000 sub-limit	On-Premises Included in BAC Off Premises \$25,000 sub-limit	On-Premises Included in BAC Off Premises \$50,000 sub-limit	\$250
Electronic Information Systems (Computer & Electronic Data)	Included in BAC	Included in BAC	Included in BAC	\$250
Spoilage	Included in BAC	Included in BAC	Included in BAC	Policy
Valuable Papers	On-Premises Included in BAC Off Premises \$10,000 sub-limit	On-Premises Included in BAC Off Premises \$25,000 sub-limit	On-Premises Included in BAC Off Premises \$50,000 sub-limit	\$250
Brands & Labels	Included in BPP Limit	Included in BPP Limit	Included in BPP Limit	Policy
Building	Includes Personal Property located within common areas of bldgs, lawn maintenance & snow removal equipment	Includes Personal Property located within common areas of bldgs, lawn maintenance & snow removal equipment	Includes Personal Property located within common areas of bldgs, lawn maintenance & snow removal equipment	Policy
	Materials, Equipment, Supplies, etc. on or within 1000'.	Materials, Equipment, Supplies, etc. on or within 1000'.	Materials, Equipment, Supplies, etc. on or within 1000'.	
	Indoor swimming pools which are an integral part of the building.	Indoor swimming pools which are an integral part of the building.	Indoor swimming pools which are an integral part of the building.	
	Office Contents owned by insured building owner used to maintain or service the building	Office Contents owned by insured building owner used to maintain or service the building	Office Contents owned by insured building owner used to maintain or service the building	
Building Owner - Leasehold Interest	\$10,000* (Option to Increase)	\$25,000* (Option to Increased)	\$50,000* (Option to Increase)	Policy
Building Owner - Tenant Move Back Expenses	\$10,000* (Option to Increase)	\$25,000* (Option to Increased)	\$50,000* (Option to Increase)	Policy
BPP - Option to write Tenants Improvements & Betterments (TIB) as a separate limit	Available (rated as building)	Available (rated as building)	Available (rated as building)	Policy
BPP Seasonal Increase	BPP increased by 25% subject to maintaining 100% RC value over preceding 12 months. Increased by 10% if BPP limit not RC. (Option to Increase)	BPP increased by 35% subject to maintaining 100% RC value over preceding 12 months. Increased by 10% if BPP limit not RC. (Option to Increase)	BPP increased by 50% subject to maintaining 100% RC value over preceding 12 months. Increased by 10% if BPP limit not RC. (Option to Increase)	Policy
Claim Expenses	\$5,000*	\$10,000*	\$25,000*	None
Commercial Tools and Small Equipment	\$5,000*	\$10,000*	\$25,000*	\$250
Consequential Loss (Pairs & Sets)	Included in BPP Limit	Included in BPP Limit	Included in BPP Limit	Policy
<b>Crime Related Coverages</b>				
Computer Fraud	\$2,500* (Option to Increase)	\$5,000* (Option to Increase)	\$10,000* (Option to Increase)	\$250
Credit Card Slips	\$2,500*	\$5,000*	\$10,000*	None
Employee Theft - Including Employee Benefit Plans	\$5,000* (Option to Increase)	\$15,000* (Option to Increase)	\$25,000* (Option to Increase)	\$250
Forgery Or Alterations	\$5,000* (Option to Increase)	\$15,000* (Option to Increase)	\$25,000* (Option to Increase)	\$250
Funds Transfer Fraud	\$2,500* (Option to Increase)	\$5,000* (Option to Increase)	\$10,000* (Option to Increase)	\$250

COVERAGE	Professional Office Primary Coverage Option	Professional Office Plus Coverage Option	Professional Office Premier Coverage Option	Deductible
Money & Securities - Inside	\$5,000* (Option to Increase)	\$10,000* (Option to Increase)	\$15,000* (Option to Increase)	\$250
Money & Securities - Outside	\$2,500* (Option to Increase)	\$5,000* (Option to Increase)	\$10,000* (Option to Increase)	\$250
Money Orders & Counterfeit Paper	\$2,500*	\$5,000*	\$10,000*	\$250
Unauthorized Business Card Use	\$2,500*	\$5,000*	\$10,000*	\$250
Debris Removal	Debris removal within the limit of insurance plus an additional 10% of the limit or \$25,000 whichever is greater if the debris removal expense exceeds the limit. (Option to increase percentage)	Debris removal within the limit of insurance plus an additional 10% of the limit or \$50,000 whichever is greater if the debris removal expense exceeds the limit. (Option to increase percentage)	Debris removal within the limit of insurance plus an additional 10% of the limit or \$100,000 whichever is greater if the debris removal expense exceeds the limit. (Option to increase percentage)	Policy
Deferred Payments	\$2,500*	\$5,000*	\$10,000*	\$250
Earthquake	BP 7264 automatically included. Up to \$1M for described premises located in a MMI Zone of less than 7.5. Additional coverage is optional with a percentage deductible	BP 7264 automatically included. Up to \$1M for described premises located in a MMI Zone of less than 7.5. Additional coverage is optional with a percentage deductible	BP 7264 automatically included. Up to \$1M for described premises located in a MMI Zone of less than 7.5. Additional coverage is optional with a percentage deductible	Policy
Electronic Information Systems (Computer & Electronic Data)	Refer to Blanket Additional Coverage	Refer to Blanket Additional Coverage	Refer to Blanket Additional Coverage	
Equipment Breakdown	Included under BP 7135 Equipment Breakdown	Included under BP 7135 Equipment Breakdown	Included under BP 7135 Equipment Breakdown	Policy
Expediting Expenses	\$5,000*	\$10,000*	\$25,000*	None
Exterior Awnings or Related Exterior Covering Attached to Bldg	Covered under BPP Limit if tenant and in CCC or owned (no Bldg Coverage written)	Covered under BPP Limit if tenant and in CCC or owned (no Bldg Coverage written)	Covered under BPP Limit if tenant and in CCC or owned (no Bldg Coverage written)	Policy
Fine Arts (\$5,000 Any One Item)	\$10,000* Occurrence (Option to Increase)	\$25,000* Occurrence (Option to Increase)	\$50,000* Occurrence (Option to Increase)	\$250
Fire Department Service Charge	\$10,000*	\$15,000*	\$25,000*	None
Fire Extinguisher Recharge Expense	Actual Cost/Loss Sustained	Actual Cost/Loss Sustained	Actual Cost/Loss Sustained	None
Flood	Optional	Optional	Optional	Various
Glass - Building	Included in Building, or Covered in BPP if tenant and in CCC or owned	Included in Building, or Covered in BPP if tenant and in CCC or owned	Included in Building, or Covered in BPP if tenant and in CCC or owned	Policy
Glass Expenses	Covers repairing or replacing frames, temporary plates or boarding up, removing; or replacing any obstructions other than window displays; and repairing or replacing lettering and ornamentation	Covers repairing or replacing frames, temporary plates or boarding up, removing; or replacing any obstructions other than window displays; and repairing or replacing lettering and ornamentation	Covers repairing or replacing frames, temporary plates or boarding up, removing; or replacing any obstructions other than window displays; and repairing or replacing lettering and ornamentation	\$250
Glass - Interior	Covered under BPP if tenant and in CCC or owned	Covered under BPP if tenant and in CCC or owned	Covered under BPP if tenant and in CCC or owned	Policy
Installation Property	\$5,000*	\$10,000*	\$15,000*	\$250
Limited Coverage for "Fungi", Wet Rot, Dry Rot and Bacteria (N/A in NY)	\$15,000 for policy period (Option to Increase)	\$15,000 for policy period (Option to Increase)	\$15,000 for policy period (Option to Increase)	Policy
Lock Replacement - Theft of Keys	\$2,500*	\$5,000*	\$10,000*	\$50
Loss Payment on Merchandise Sold (Selling Price)	Included in BPP Limit	Included in BPP Limit	Included in BPP Limit	Policy
Mobile Equipment (Used to Service Premises)	\$2,500*	\$5,000*	\$10,000*	Policy
Newly Acquired or Constructed Property	\$500,000* Bldg \$250,000* BPP 180 Days to Report	\$500,000* Bldg. \$500,000* BPP 180 Days to Report	\$1,000,000* Bldg. \$500,000* BPP 180 Days to Report	Policy
Non-Owned Detached Trailers	\$5,000*	\$10,000*	\$25,000*	Policy
Off Premises Utility Services - Direct Damage	\$10,000* (Higher limits or On Premises Coverage requires Utility Services - Direct Damage Optional Coverage)	\$15,000* (Higher limits or On Premises Coverage requires Utility Services - Direct Damage Optional Coverage)	\$25,000* (Higher limits or On Premises Coverage requires Utility Services - Direct Damage Optional Coverage)	Policy

COVERAGE	Professional Office Primary Coverage Option	Professional Office Plus Coverage Option	Professional Office Premier Coverage Option	Deductible
Ordinance or Law	Undamaged Building - Included within the Building Limit	Undamaged Building - Included within the Building Limit	Undamaged Building - Included within the Building Limit	Policy
	Increased Cost of Construction and Demolition Cost - 20% of Bldg Limit or \$25,000 whichever is greater. (Option to Increase %)	Increased Cost of Construction and Demolition Cost - 20% of Bldg Limit or \$50,000 whichever is greater. (Option to Increase %)	Increased Cost of Construction and Demolition Cost - 20% of Bldg Limit or \$100,000 whichever is greater. (Option to Increase%)	Policy
	Tenant's Improvements and Betterments - \$10,000*	Tenant's Improvements and Betterments - \$25,000*	Tenant's Improvements and Betterments - \$50,000*	Policy
	Increased Period of Restoration - \$10,000*	Increased Period of Restoration - \$25,000*	Increased Period of Restoration - \$50,000*	Policy
Outdoor Property (replaces and expands Outdoor Fences, Signs and Radio/TV Receiving Equipment)	\$25,000* - Any Covered Cause of Loss except freezing or thawing (Option to Increase)	\$50,000* - Any Covered Cause of Loss except freezing or thawing (Option to Increase)	\$100,000* - Any Covered Cause of Loss except freezing or thawing (Option to Increase)	\$250
Outdoor Trees, Shrubs, Plants and Lawns	\$5,000* - Any Covered Cause of Loss except windstorm, hail or weight of snow, ice or sleet. \$2,500 any one item.	\$10,000* - Any Covered Cause of Loss except windstorm, hail or weight of snow, ice or sleet. \$2,500 any one item.	\$25,000* - Any Covered Cause of Loss except windstorm, hail or weight of snow, ice or sleet. \$2,500 any one item.	\$250
Personal Effects	\$10,000*	\$25,000*	\$50,000*	\$100
Personal Property of Others	Included in BPP Limit	Included in BPP Limit	Included in BPP Limit	Policy
Personal Property At Unnamed Premises - Within the Coverage Territory	\$25,000* including direct loss by flood, earthquake and landslide (Option to Increase)	\$50,000* including direct loss by flood, earthquake and landslide (Option to Increase)	\$75,000* including direct loss by flood, earthquake and landslide (Option to Increase)	Policy
Personal Property At Unnamed Premises - Outside the Coverage Territory	\$10,000*	\$25,000*	\$50,000*	Policy
Pollutant Clean-Up and Removal	\$15,000	\$25,000	\$50,000	Policy
Premises Boundary Increased Distance	Within 1000 feet.	Within 1000 feet.	Within 1000 feet.	N/A
Preservation of Property	Loss or damage must occur within 30 days after property is first moved	Loss or damage must occur within 45 days after property is first moved	Loss or damage must occur within 60 days after property is first moved	None
Property in Transit	\$25,000* Including direct loss by flood, earthquake and landslide. Salesperson's Samples now a separate coverage extension. (Option to Increase)	\$50,000* Including direct loss by flood, earthquake and landslide. Salesperson's Samples now a separate coverage extension. (Option to Increase)	\$75,000* Including direct loss by flood, earthquake and landslide. Salesperson's Samples now a separate coverage extension. (Option to Increase)	Policy
Property Loss Conditions	ISO Insurance-To-Value Provision deleted. Agreed Value provided.	ISO Insurance-To-Value Provision deleted. Agreed Value provided.	ISO Insurance-To-Value Provision deleted. Agreed Value provided.	N/A
Salesperson's Samples	\$5,000*	\$10,000*	\$25,000*	\$250
Spoilage: 1) Change in Temperature / Humidity 2) Contamination by refrigerant. 3) Power Outage on and off premises	Refer to Blanket Additional Coverage	Refer to Blanket Additional Coverage	Refer to Blanket Additional Coverage	
Tenant Building and BPP Coverage - Required by Lease	\$10,000* (Option to Increase)	\$20,000* (Option to Increase)	\$30,000* (Option to Increase)	Policy
Tenant Lease Assessment	\$5,000	\$10,000	\$15,000	Policy
Tenant Leasehold Improvement	\$10,000 - Sublimited Coverage Included within BPP and TIB Limit. (Option to Increase)	\$25,000 - Sublimited Coverage Included within BPP and TIB Limit. (Option to Increase)	\$50,000 - Sublimited Coverage Included within BPP and TIB Limit. (Option to Increase)	Policy
Theft Limitations	\$5,000 Furs \$10,000 Jewelry, Watches, \$5,000 Patterns, dies	\$10,000 Furs \$25,000 Jewelry, Watches, precious metals etc. \$10,000 Patterns, dies	\$15,000 Furs \$50,000 Jewelry, Watches, precious metals etc. \$10,000 Patterns, dies	Policy
Theft Loss to Building	Included	Included	Included	Policy
Valuable Papers	Refer to Blanket Additional Coverage	Refer to Blanket Additional Coverage	Refer to Blanket Additional Coverage	Policy
Virus and Harmful Code (Coverage Extension under Electronic Information Systems)	\$25,000 any one occurrence \$75,000 any one policy year This coverage is within and <b>not</b> in addition to the Electronic Information Systems limit, which is contained in the Blanket Additional Coverage. (Option to Increase)	\$25,000 any one occurrence \$75,000 any one policy year This coverage is within and <b>not</b> in addition to the Electronic Information Systems limit, which is contained in the Blanket Additional Coverage. (Option to Increase)	\$25,000 any one occurrence \$75,000 any one policy year This coverage is within and <b>not</b> in addition to the Electronic Information Systems limit, which is contained in the Blanket Additional Coverage. (Option to Increase)	\$250

COVERAGE	Professional Office Primary Coverage Option	Professional Office Plus Coverage Option	Professional Office Premier Coverage Option	Deductible
<b>BUSINESS INCOME COVERAGE HIGHLIGHTS</b> <b>BOP Property Enhancement Endorsement BP 7246 0918</b>				
Direct Damage	ALS Coverage is provided for 12 consecutive months. No Waiting Period. (Option to Increase to 18 or 24 consecutive months)	ALS Coverage is provided for 12 consecutive months. No Waiting Period. (Option to Increase to 18 or 24 consecutive months)	ALS Coverage is provided for 12 consecutive months. No Waiting Period. (Option to Increase to 18 or 24 consecutive months)	None
Auto Physical Damage	\$5,000*	\$10,000*	\$25,000*	None
Civil Authority	30 day coverage with no waiting period. Five mile coverage limitation from the damaged property	30 day coverage with no waiting period. Five mile coverage limitation from the damaged property	30 day coverage with no waiting period. Five mile coverage limitation from the damaged property	None
Contractual Penalties	\$5,000*	\$10,000*	\$25,000*	None
Dependent Properties	\$10,000* (Option to Increase)	\$25,000* (Option to Increase)	\$50,000* (Option to Increase)	None
Extended Period of Indemnity	60 days (Option to Increase)	75 Days (Option to Increase)	90 Days (Option to Increase)	None
Extra Expense	12 months ALS	12 months ALS	12 months ALS	None
Food Contamination Shutdown	\$5,000* \$5,000* Add'l Advertising Expense (Option to Increase)	\$10,000* \$5,000* Add'l Advertising Expense (Option to Increase)	\$25,000* \$5,000* Add'l Advertising Expense (Option to Increase)	None
Interruption of Computer Operations	\$10,000* for policy period. (Option to increase)	\$10,000* for policy period. (Option to increase)	\$10,000* for policy period. (Option to increase)	None
Newly Acquired Premises	\$100,000*. 180 Days to Report	\$250,000*. 180 Days to Report	\$500,000*. 180 Days to Report.	None
Off Premises Utility Services - Time Element	\$10,000*. Includes overhead transmission lines. 24 hour waiting period. (Higher limits or On Premises Coverage requires Utility Services - Time Element Optional Coverage)	\$15,000*. Includes overhead transmission lines. 24 hour waiting period. (Higher limits or On Premises Coverage requires Utility Services - Time Element Optional Coverage)	\$25,000*. Includes overhead transmission lines. 24 hour waiting period. (Higher limits or On Premises Coverage requires Utility Services - Time Element Optional Coverage)	24 Hour Waiting Period
Pollutant Clean-Up and Removal	\$5,000*	\$10,000*	\$25,000*	None
Premises Boundary Increased Distance	Covered within 1000'	Covered within 1000'	Covered within 1000'	N/A
Property in Transit	Included in Property In Transit CE	Included in Property In Transit CE	Included in Property In Transit CE	None
Unnamed Premises - Business Income	\$5,000*	\$10,000*	\$15,000*	None
Tenant Additional Rental Expense	\$5,000*	\$10,000*	\$25,000*	None
Web Site	\$10,000*	\$25,000*	\$100,000*	None
Optional BI Waiting Period Deductible	Yes	Yes	Yes	24, 48 or 72 Hour Waiting Period
Daily Limit Option	Available option for 30 days and limit up to \$5,000 per day. BP 7263	Available option for 30 days and limit up to \$5,000 per day. BP 7263	Available option for 30 days and limit up to \$5,000 per day. BP 7263	None

COVERAGE	Professional Office Primary Coverage Option	Professional Office Plus Coverage Option	Professional Office Premier Coverage Option	Deductible
<b>LIABILITY COVERAGE HIGHLIGHTS</b>				
<b>BOP Liability Enhancement Endorsement BP 7247 0918</b>				
Limit of Liability (Occurrence / Aggr)	1M/3M with options to 2M/6M	1M/3M with options to 2M/6M	1M/3M with options to 2M/6M	None
Per Location Aggregate Limits	Now included through automatic attachment of BP 1417	Now included through automatic attachment of BP 1417	Now included through automatic attachment of BP 1417	None
Medical Expense Limit	\$10,000	\$10,000	\$10,000	None
Damage to Premises Rented to You	\$100,000. (Option to Increase)	\$300,000. (Option to Increase)	\$500,000 (Option to Increase)	None
Blanket Additional Insureds	Included	Included	Included	None
Broad Form Vendors	Included	Included	Included	None
Incidental Malpractice	Included (Not applicable in IL)	Included (Not applicable in IL)	Included (Not applicable in IL)	None
Mental Anguish	Included in the definition of Bodily Injury (Not Applicable in NY)	Included in the definition of Bodily Injury (Not Applicable in NY)	Included in the definition of Bodily Injury (Not Applicable in NY)	None
Newly Formed or Acquired Organizations	Included up to 180 days	Included up to 180 days	Included up to 180 days	None
Non-Owned Aircraft	Coverage for any aircraft that is not owned or operated by insured.	Coverage for any aircraft that is not owned or operated by insured.	Coverage for any aircraft that is not owned or operated by insured.	None
Non-Owned Watercraft	Excess coverage for non owned watercraft < 60' long, not used to carry persons or goods for charge.	Excess coverage for non owned watercraft < 60' long, not used to carry persons or goods for charge.	Excess coverage for non owned watercraft < 60' long, not used to carry persons or goods for charge.	None
Not-for-profit Organization Members as Additional Insureds	Included	Included	Included	None
Personal & Advertising Liability	Includes coverage for discrimination or humiliation (other than employment related)	Includes coverage for discrimination or humiliation (other than employment related)	Includes coverage for discrimination or humiliation (other than employment related)	None
Supplementary Payments - Bail Bonds	\$3,000	\$3,000	\$3,000	None
Supplementary Payments - Reasonable Expenses & Loss of Earnings	\$1,000 per day	\$1,000 per day	\$1,000 per day	None
Temporary Workers as Employees	Included	Included	Included	None
Unintentional Failure to Disclose Hazards	Included	Included	Included	None
Volunteer Workers as Insureds	Included	Included	Included	None
Waiver of Subrogation	Included	Included	Included	None
BP 7911 - EPL Defense Expense Reimbursement	\$5,000	\$5,000	\$5,000	None
Employee Benefit Liability	Included - BP 0498	Included - BP 0498	Included - BP 0498	None
<b>AUTO COVERAGE HIGHLIGHTS</b>				
Hired and Non-Owned Auto	Optional BP 7144	Optional BP 7144	Optional BP 7144	None
Hired Auto Physical Damage	Optional BP 7230	Optional BP 7230	Optional BP 7230	None