

The Business Personal Property Policy provides coverage for business personal property and tenant's improvements and betterments installed by the insured, as well as business personal property of others for which the insured is legally liable. The policy also includes coverage for accounts receivables, valuable papers and records, and other exposures as noted below and subject to separate sublimits.

Property Covered at a Named Location, a Temporary Location, or in Transit

- The insured's Business Personal Property and Tenant's Improvements and Betterments installed by the insured
- \$1,000 for business personal property at a temporary location
- \$1,000 for property in transit

Additional Coverage at a Named Location

- \$1,000 Building including Glass for which the insured is liable as a lessee
- \$1,000 Extra Expense
- \$1,000 Business Income for up to 24 months
- \$1,000 Leasehold Interest
- \$15,000 Accounts Receivable
- \$15,000 Valuable Papers
- \$1,000 Money

Additional Coverage Not at a Named Location

- \$15,000 Valuable Papers
- \$1,000 Money
- \$50,000 Business Personal Property of the insured for up to 30 days at a new, permanent business premises established and operated by the insured if not covered by other insurance
- \$1,000 Business Income for up to 24 months

Other Features

- **No coinsurance clause**
- **Business Personal Property** and **Tenant's Improvements** limit increased to **120%** of the declared value, provided declared value is equal to full replacement cost.
- **Replacement Cost Coverage** if actually replaced
- \$250 deductible (72 hour business income deductible). Credit available for higher deductibles
- \$250 minimum premium
- Blanket coverage available

This is a summary of coverage only. Please refer to the policy for complete details, conditions and limitations. Some of the coverage limits shown may be increased for an additional premium charge. Deans & Homer is the Managing Underwriter for Greenwich Insurance Company, Berkley Insurance Company, Fidelity and Deposit Company of Maryland, Hudson Insurance Company, QBE Insurance Corporation, and Mitsui Sumitomo Insurance Company of America. Company availability depends upon state.