

The Profits Insurance Policy provides loss of business income for well-managed businesses. Coverage is for loss of business income during **the restoration period plus 180 days afterwards, up to a maximum 2 years from the date of loss**. Coverage can be written on a mono-line basis.

Coverage Features

- **No coinsurance clause**
- Covers restoration period (time reasonably needed to repair or replace damaged property) plus an additional 180 days if loss continues, subject to a maximum loss period of two years
- Extra expenses incurred that reduce the income loss are included; coverage for extra expenses which do not reduce the income loss is available for an additional premium
- Coverage is extended to loss resulting from an accident that causes damage to property within 500 yards of the described premises
- Includes coverage for loss of lease, license or contracts, if due to an accident
- No exclusion for increased loss caused by enforcement of building ordinances
- No exclusion for interruption by civil authority
- No exclusion for loss due to damage to EDP media

Other Features

- Monthly limitation of liability option available
- Blanket coverage available with minimum 60% insurance to value
- Minimum premium \$250
- Coverage begins 72 hours after the occurrence of a covered accident

This is a summary of coverage only. Please refer to policy for complete details, conditions and limitations. Deans & Homer is the Managing Underwriter for Greenwich Insurance Company and QBE Insurance Corporation. Company availability depends upon state.