

The Expanded Medical and Dental Policy provides property coverage for medical, surgical and dental equipment, instruments, tools, materials, furniture, fixtures and tenant's improvements and betterments. The policy also includes coverage for accounts receivables, business income, valuable papers and records and other exposures as noted below subject to separate sublimits.

Property Covered

- The insured's Business Personal Property, including medical, surgical and dental equipment, instruments, tools, materials, supplies, office equipment, furniture, fixtures, tenant's improvements and betterments, at a described location
- Business Personal Property limit is increased to 125% of the declared value, provided the declared value is equal to full replacement cost

Property Covered Not at a Named Location

- \$25,000 for Business Personal Property

Additional Coverage at a Location

- \$10,000 Business Records
- \$1,000 Accounts Receivable
- \$1,000 Money
- \$1,000 Signs
- \$1,000 Gold
- \$1,000 Business Income
- \$1,000 Building including building glass
- \$1,000 Leasehold interest
- \$1,000 Personal effects of others

Other Features

- **No coinsurance clause**
- **Replacement cost** coverage if actually replaced
- Optional endorsement for Earthquake sprinkler leakage
- Optional endorsement for Employee theft from ERISA fund
- \$250 minimum policy premium
- \$500 deductible (24 hour business income deductible). Credit available for higher deductibles

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 and QBE Insurance Corporation. Company availability depends upon state.