

Coverages at a Glance



THE
CINCINNATI
INSURANCE COMPANY

Coverage Features

Building

- Includes buildings and structures, plus fixtures (including outdoor fixtures); permanently installed machinery and equipment; permanently installed signs, awnings and canopies; building glass and foundations
- Provides valuation option to insure at replacement cost or actual cash value
- Subject to Special Causes of Loss**
- Automatically increases the building limit of insurance 2% per year

Business Personal Property (BPP)

- Includes owned property used in your business; personal property of others in your care, custody, control or for which you are legally liable; tenants' improvements and betterments and sales samples
- Includes leased personal property used in your business that requires a contractual responsibility to insure
- Provides valuation option to insure at replacement cost or actual cash value
- Subject to Special Causes of Loss**
- 25% peak season coverage

Business Liability

- Provides an occurrence trigger for bodily injury and property damage for premises operations and products liability
- \$500,000 basic limit with options at \$1,000,000 and \$2,000,000
- Personal and advertising injury has a limit separate from bodily injury and property damage
- A general aggregate limit applies

Includes:

- Medical expenses (up to \$5,000*)
- Damage to premises rented to you:
 - provides coverage for property damage by fire, explosion or water to premises while rented to you or temporarily occupied by you with the permission of the owner
 - extends coverage to other property damage if the premises is rented to you for seven or fewer consecutive days
- Worldwide products liability
- On-premises exception to the pollutant exclusion (provides limited coverage for injuries caused by vapors)



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W.E. Davis Insurance
Agency, Inc.

Email: Info@wedavis.com

Phone - 614-443-0533



Other Built-in Property Coverages

Business Personal Property (BPP) Off Premises

BPP is covered, up to 10,000* each, when it is:

- At temporary locations that you do not own, lease or operate
- At exhibitions, trade shows, fairs
- In transit or in a vehicle (including loading and unloading)

Business Income and Extra Expense

- Pays for actual loss of business income you sustain (up to 12 consecutive months)
- Pays the necessary extra expenses incurred to continue operations
- No waiting period or deductible applies to these coverages

Business Income From Dependent Properties

- Pays up to \$5,000 after a covered loss for actual loss of business income you sustain due to a physical loss at the premises of a dependent property, another business you rely on as part of your operations

Building Laws Safeguard

- Responds to losses from the enforcement of ordinances or laws regulating the demolition or restoration of a damaged building (up to \$25,000 per building*)

Utility Services

- Pays for loss to covered property, including business income and extra expense, when off-premises utility services (water, communication, power supply) are totally or partially suspended because of a covered cause of loss.
- Covers up to \$25,000 for direct damage and actual loss sustained for business income and extra expense (up to 12 consecutive months)

Employee Dishonesty Bond

- Includes ERISA bond (\$25,000*)

Money and Securities

- Pays for loss of money and securities (up to \$15,000 on premises/\$5,000 off premises*) resulting from theft, disappearance or destruction

Forgery or Alteration

- Includes forgery of checks, drafts or similar promises of money payment (up to \$25,000*)

Accounts Receivable

- Special Causes of Loss,** including flood and earthquake (up to \$25,000*)
- Includes \$5,000* coverage on accounts receivable away from premises

Valuable Papers

- Special Causes of Loss,** including flood and earthquake (up to \$25,000*)
- Includes \$5,000* coverage on valuable papers away from premises

Electronic Data Processing Property

- Covers hardware, software, manuals and peripheral equipment (up to \$25,000*)
- Includes mechanical breakdown and on-premises electrical disturbances, subject to \$1,000 deductible
- Covers electronic data processing property in transit or off premises

Inventory or Appraisal

- Pays expenses you incur to take inventory, appraise covered property or prepare proof of loss due to a covered loss to building, BPP or business income (up to \$10,000)



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Pollutant Clean Up and Removal

(not pollution liability coverage)

- Pays expenses incurred to extract pollutants from land or water on premises when the pollution is caused by a covered cause of loss (\$25,000)

Personal Effects

- Includes personal property owned by the insured, insured's partners or employees (up to \$10,000)
- Provides up to \$500 theft coverage, except employee tools

Coverage Options

Important Property Options

- **Blanket Basket Endorsement** – Provides a \$150,000 blanket limit above the base limits for accounts receivable, electronic data processing property (includes equipment, data and media), debris removal, and valuable papers and records
- **Equipment Breakdown Coverage** – Machinery and equipment coverage can be added to protect you from costly repairs and business interruptions due to a covered cause of loss to covered equipment

Important Liability Options

- **Business Liability Broadened Endorsement***** – Expands a number of liability coverage features and adds coverages such as employee benefits liability and limited automatic additional insured status for specified relationships – all with one convenient endorsement and one consolidated premium charge
- **Umbrella liability** – An additional layer of protection over your auto, business and professional liability limits, protecting against catastrophic financial losses
- **Employment practices liability***** – Protects employers from claims arising from hiring and other employment-related practices (not available in Florida or West Virginia)



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* Coverage may be increased for an additional charge.

** Special Causes of Loss means the policy insures risks of direct physical loss to covered property, except as specifically excluded or limited in the policy.

*** Available in most states.