

Retail Shopping Center Advantage Enhanced Coverages

*Coverage	Why It's Useful	Grocers RSCA
Accounts Receivable	For notes and records regarding money owed to you.	\$ 50,000
Arson Reward	Covers rewards paid related to fraud investigation.	\$25,000
Business income Civil Authority	Protects you in the event of business interruption caused by a civil authority prohibiting access to your store.	48 hour waiting period
Business Income Extended Period of Indemnity	Provides a longer period of coverage to get your business up to full revenue following business interruption.	120 days extended B.I.
Business Income from Dependent Properties	Protects you in the event of business interruption caused by damage to a business that your business relies upon.	\$100,000
Business Personal Property Off Premises	Your business personal property is now covered when it's away from your business.	\$50,000
Business Personal Property in Transit	Covers your equipment and stock while in transit due to a covered cause of loss.	\$50,000
Computer Coverage	For damage to your software and hardware from covered causes of loss.	\$15,000 on Package Policy – Included in BPP limits on BOP Policy
Computer Fraud Coverage	Damage or loss of monies, securities and other property resulting from computer fraud.	\$10,000
Debris Removal	For cleaning up after a loss -- an extra cushion above normal limits.	Additional \$ 75,000
Fine Arts	Coverage for fine arts on your premises that are damaged by a covered cause of loss.	\$25,000
Fire Department Service Charge	Covers charges related to fire department services.	\$25,000
Fire Extinguisher Recharge	Pays for the recharge of your fire extinguisher following a loss.	Included
Forgery and Alterations	Protects you in the event that someone else alters documents belonging to you.	\$15,000
Lessor's Leasehold Interest	Pays for the loss of covered leasehold interest you sustain due to the cancellation of lease contracts by tenants, resulting from a covered cause or loss.	\$25,000
Master Key Reimbursement Cost	For replacing locks and re-keying your building in the event that your keys are stolen.	\$5,000/\$15,000 aggregate
Monies and Securities	Protections for theft, disappearance, and destruction.	\$5,000 on Premises \$2,000 off Premises
Newly Acquired or Constructed Property	Automatic coverage on newly acquired or expanded locations, for 180 days.	\$1,000,000 Buildings \$500,000 Business Personal 120 days
Outdoor Property	Protection for fences, trees and shrubs when damaged by causes of loss listed in your policy.	\$50,000 \$1,000 any one tree, shrub, or plant
Outdoor Signs	Coverage for your signs when damaged by a covered cause of loss.	\$15,000
Personal Effects of the Insured	Eliminates the confusion about what belongs to you and what belongs to the business.	\$25,000 \$5,000 any one person
Pollutant Cleanup and Removal	Covers the expense to clean up pollutants caused by covered causes of loss.	\$50,000
Property Distance	For property away from your primary physical location.	1,000 Feet
Property of Others	Covers damage to personal property of others while in your care, custody, and control.	\$25,000
Tenant Moveback Expenses	Pays for covered tenant move back expenses resulting from a covered cause or loss.	\$25,000
Valuable Papers and Records In Transit or at Undescribed Premises	To aid you in reconstructing legal and contractual documents.	\$50,000 on Premises \$10,000
Water Backup of Sewers and Drain	Not offered on most policies.	\$50,000

* Coverage may vary by state. Please consult with your agent for details.

Please note: This summary represents only a brief description of coverages. It does not include all the features, limitations or exclusions of your policy. Refer to your policy or visit with your agent for details.