

Enhancement Packages

Description	Sublimit of Coverage	Bronze	Silver	Gold
Accounts Receivable	C	\$10,000	\$25,000	\$50,000
Animals	A, B, C	\$500 per Animal \$25,000 per Occurrence	✓	✓
Business Personal Property Temporarily in Portable Storage Units	A, B, C	\$100,000 annually	✓	✓
Contingent Business Income	D	30 Days or \$50,000	✓	✓
Debris Removal	A, B, C	25% or \$250,000	25% or \$500,000	\$25% or \$1M
Electronic Data and Media	A, B, C	\$50,000 annually	✓	✓
Extended Period of Indemnity	D	30 Days	90 Days	180 Days
Extra Expense	D	\$100,000	✓	✓
Fine Arts	C	\$10,000	\$25,000	\$50,000
Fire Department Service Charge	A, B, C	\$15,000	✓	✓
Fungus, Molds, Mildew, Spores, Yeast	A, B, C	\$15,000	✓	✓
Gems and Jewelry	A, B, C	\$5,000	✓	✓
Improvements & Betterments	A	\$50,000	\$100,000	\$250,000
Ingress / Egress Coverage	D	30 Days or \$100,000	✓	✓
Interruption by Civil or Military Authority	D	30 Days or \$100,000	✓	✓
Leased or Rented Equipment	A, B, C	\$5,000 item \$25,000 occurrence	✓	✓
Leasehold Interest	A, B, C	\$25,000	✓	✓
Limited Pollutant or Contaminant Clean-up and Removal	A, B, C	\$15,000	✓	✓
Loading & Unloading Property for Transit	C	\$25,000	\$50,000	\$100,000
Lock and Key Replacement	A, B, C	\$5,000	✓	✓
Movable Equipment & Inventory (<i>in the open</i>)	C	\$10,000	\$25,000	\$50,000
Newly Acquired or Constructed Property	A, B, C	\$250,000 / \$100,000	✓	✓
Ordinance or Law:				
Cov A (<i>undamaged portion of the building</i>)	A	100% or \$250,000	\$100%	100%
Cov B (<i>demolition cost coverage</i>)		10%	15%	20%
Cov C (<i>increased cost of construction</i>)		5%	10%	15%
Ordinary Payroll	D	1 month	2 months	3 months
Outdoor Signs, Fences, Antennas, & Vegetation (<i>signs must be scheduled</i>)	B	\$50,000 \$250/\$5,000 per tree/shrub/plant \$10,000 - fences	\$100,000 \$250/\$5,000 per tree/shrub/plant \$20,000 - fences	\$250,000 \$250/\$5,000 per tree/shrub/plant \$30,000 - fences
Pair or Sets	A, B, C	\$25,000	✓	✓
Personal Effects & Property of Others	C	\$25,000	\$50,000	\$100,000
Professional Fees for Covered Claims Preparation Costs	A, B, C	\$10,000	✓	✓
Property Removed from Insured Locations	C	\$10,000	\$25,000	\$50,000
Protection and Preservation of Property	A, B, C	\$100,000	✓	✓
Reclaiming, Restoring, or Repairing Land Improvements	A, B, C	\$10,000	✓	✓
Reward Reimbursement	A, B, C	\$25,000	✓	✓
Royalties	D	\$10,000	✓	✓
Seasonal Inventory; % of Business Personal Property	C	0%	25%	50%
Service Interruption	D	3 weeks or \$100,000	✓	✓
Sewer or Water Backup	A, B, C, D	\$15,000	\$35,000	\$50,000
Sidewalks, Paved Surfaces, Roadways, and/or Attached Patios	A, B, C	\$50,000	✓	✓
Sinkhole Loss (<i>must have EQ coverage - excludes FL</i>)	A, B, C	\$10,000	✓	✓
Spoilage	C	\$5,000	\$25,000	\$50,000
Tenant's Glass	C	\$5,000	\$10,000	\$25,000
Valuable Papers and Records	C	\$10,000	\$25,000	\$100,000

Note: please refer to the policy form SMB 407 2103 for details. Certain enhancements may not be available depending on selected primary coverages and limits.