

ADDITIONAL COVERAGES & SUBLIMIT OPTIONS

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

This endorsement provides the terms of coverage if coverage is selected on the Declarations Page.

To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. This endorsement does not change any other provision of the insurance policy to which it is affixed. This endorsement is a part of this insurance policy and takes effect on the effective date of this insurance policy unless another effective date is shown.

Words and phrases that appear in *italics* in the remainder of this form have special meaning. Refer to Section I. Definitions of the policy form and / or this endorsement.

The following items shall be sublimits of coverage as provided by the policy. Each value stated shall be the maximum this policy shall pay in any one *occurrence*, regardless of the types or number of items lost or damaged, unless further stated below. This endorsement does not create coverage not otherwise stated in the Declarations and provided in the policy. All values are sublimits of the limits provided by the policy, and not in addition to the limits provided in the policy.

If there is no limit for Coverage A, B, C or D on the declarations, the additional coverages and sub-limits that relate to Coverage A, B, C, or D have a \$0 sublimit for all packages (no coverage afforded.)

Section I: Additional Coverages and Sublimit Options by Package Level

The following items are specific to the coverage level shown on the Declarations and further defined in the policy for Additional Coverages and Sublimits.

Description	Sublimit of Coverage	Bronze Package Limits	Silver Package Limits	Gold Package Limits
A. Accounts Receivable:	C	\$10,000	\$25,000	\$50,000
B. Debris Removal: (lessor of % of the amount paid for direct physical loss or damage to Covered Property or the amount stated) (Amounts are Maximum Annual Aggregate Amount) a. Maximum limit per <i>location</i> for Debris Removal of other property if no Covered Property sustained direct physical loss or damage	A, B, C	25% or \$250,000	25% or \$500,000	25% or \$1,000,000
		\$5,000	\$10,000	\$25,000
C. Extended Period of Indemnity	D	30 Days	90 Days	180 Days
D. Fine Arts:	C	\$10,000	\$25,000	\$50,000
E. Leasehold Improvements and Betterments:	A	\$50,000	\$100,000	\$250,000

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Description	Sublimit of Coverage	Bronze Package Limits	Silver Package Limits	Gold Package Limits
F. Loading and Unloading Property for Transit:	C	\$25,000	\$50,000	\$100,000
G. Moveable Equipment and Inventory in the Open:	C	\$10,000	\$25,000	\$50,000
H. Ordinance or Law: Coverage A -Coverage for Loss to the Undamaged Portion of the Building (lessor of % Coverage A-Covered Property or fixed dollar amount if indicated)	A	100% or \$250,000	100%	100%
I. Ordinance or Law: Coverage B – Demolition Cost Coverage (% of Coverage A- Covered Property)	A	10%	15%	20%
J. Ordinance or Law: Coverage C – Increased Cost of Construction (lessor of % Coverage A – Covered Property or fixed dollar amount)	A	5%	10%	15%
K. Ordinary Payroll:	D	1 Month	2 Months	3 Months
L. Outdoor Signs, Fences, Antennas, and Vegetation (lessor of \$ amount given or Coverage B limit) a. Sublimit for each tree, shrub or plant (per item and occurrence maximum) b. Sublimit for fences	B	\$50,000 a) \$250/ \$5,000 b) \$10,000	\$100,000 a) \$250/ \$5,000 b) \$20,000	\$250,000 a) \$250/ \$5,000 b) \$30,000
M. Personal Effects and Personal Property of Others:	C	\$25,000	\$50,000	\$100,000
N. Property Removed from Insured Locations:	C	\$10,000	\$25,000	\$50,000
O. Seasonal Inventory: % of Business Personal Property	C	0%	25%	50%
P. Sewer or Water Back Up:	A, B, C, D	\$15,000	\$35,000	\$50,000
Q. Spoilage:	C	\$5,000	\$25,000	\$50,000
R. Tenant’s Glass	C	\$5,000	\$10,000	\$25,000
S. Valuable Papers and Records:	C	\$10,000	\$25,000	\$100,000

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Section II: Additional Coverages and Sublimits for Coverage A, B, C as applicable for All Additional Coverage Package Levels

The following items apply to Coverage A, B, and C as shown on the declarations and to all Package levels shown on the Declarations for Additional Coverages and Sublimits.

Description	Limits for All Packages
A. Animals:	\$500 per Animal \$25,000 Per Occurrence
B. Business Personal Property Temporarily in Portable Storage Units:	Annual Aggregate: \$100,000
C. Electronic Data and Media:	Annual Aggregate: \$50,000
D. Fire Department Services Charges:	\$15,000
E. Fungus, Molds, Mildew, Spores Yeast: Per Occurrence and Annual Aggregate	\$15,000
F. Gems and Jewelry	\$5,000
G. Leased or Rented Equipment:	Any one item: \$5,000 Per Occurrence: \$25,000
H. Leasehold Interest:	\$25,000
I. Limited Pollutant or Contaminant Clean-up and Removal Coverage:	Annual Aggregate: \$15,000
J. Lock and Key Replacement:	\$5,000
K. Newly Acquired or Constructed Property: (not more than 60 days from date of acquisition or construction): Subject to all other Sublimits contained herein a) Buildings b) Business Personal Property	Each Annual Aggregate: \$250,000 \$100,000
L. Pair or Sets:	\$25,000
M. Professional Fees for Covered Claims Preparation Costs: Per Occurrence and Annual Aggregate	\$10,000
N. Protection and Preservation of Property:	\$100,000
O. Reclaiming, Restoring, or Repairing Land Improvements:	\$10,000

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Description	Limits For All Packages
P. Reward Reimbursement:	\$25,000
Q. Sidewalks, Paved Surfaces, Roadways and / or Attached Patios: Includes cost of excavation, grading, backfilling, filling	\$50,000
R. Sinkhole Loss: For insureds with Earthquake Coverage only; in states other than Florida	\$10,000

Section III: Additional Coverages and Sublimits for Business Income Coverage

The following items apply to all coverage levels shown on the Declarations for Additional Coverages and Sublimits and further specific to Coverage D: Business Income Coverage.

If there is no limit for Coverage D on the declarations, the additional coverages and sublimits below will have a \$0 or 0 day sublimit (no coverage afforded).

Description	Limits for All Packages
A. Contingent Business Income: The lessor of:	30 Days, or \$50,000
B. Extra Expense:	\$100,000
C. Ingress / Egress Coverage: The lessor of: but in no event, will this policy pay more than the amount subject to a 72-hour qualifying period. The qualifying period does not apply wind / hail, flood, and / or earthquake events	30 Days, or \$100,000
D. Interruption by Civil or Military Authority: The lessor of: but in no event will this policy pay more than the amount subject to a 72-hour qualifying period. The qualifying period does not apply wind / hail, flood, and / or earthquake events	30 Days, or \$100,000
E. Royalties:	\$10,000
F. Service Interruption: The lessor of: but in no event will this policy pay more than the amount subject to a 72-hour qualifying period. The qualifying period does not apply wind / hail, flood, and / or earthquake events	3 Weeks, or \$100,000

All other terms and conditions, insured coverage and exclusions of this policy, including applicable limits and deductibles, remain unchanged and apply in full force and effect to the Coverage provided by this policy.