

# Preferred Care Enhancements Standard Limits

Distance within described premises - 1000 ft.

## Coverage Extensions

Newly Acquired Building / Personal Property	
Period of coverage.....	90 days
Building .....	\$1,000,000
Contents.....	\$500,000
Personal Effects.....	\$50,000
Increased Cost of Construction .....	\$250,000
Compliance with Law .....	Included
Demolition .....	Included
Undamaged Portion .....	Included
Underground Property .....	\$50,000
(Includes: foundations, pipes, drains and related costs of excavations)	
Sewer Back-up .....	\$25,000
Electronic Data .....	\$15,000
Accounts Receivable .....	\$250,000
Valuable Papers and Records	
Per location .....	\$50,000
Occurrence .....	\$250,000
Outdoor Property - Trees, Shrubs, Plants and Lawns	
Per item.....	\$1,000
Occurrence .....	\$100,000
Non-Owned Detached Trailers .....	\$10,000
Property Off Premises .....	\$500,000
Stock in Transit.....	\$100,000
Delivery Site Drop-Off	
Period of coverage.....	48 hours
Occurrence .....	\$25,000
Reimbursement of Rewards.....	\$100,000
Fine Arts .....	\$100,000
Theft (Employee).....	\$10,000
Forgery or Alteration.....	\$10,000
Money and Securities.....	\$100,000
Utility Services.....	\$250,000
Patient and Tenant Relocation Expense.....	\$100,000
Emergency Vacating Expense.....	\$100,000
Paving and Roadways.....	\$50,000
Contest Prizes .....	\$100,000
Locks and Keys .....	\$100,000
Soft Costs - Optional .....	Coverage Period
180 days	
Theft-limitations	
Furs, fur garments and garments trimmed with fur .....	\$10,000
Jewelry, watches, jewels, precious metals, etc.....	\$10,000
Stamps, tickets, and letters of credit .....	\$10,000

## Additional Coverages

Debris Removal.....	25% plus \$50,000
Preservation of Property.....	30 days
Fire Department Service Charge.....	\$25,000
Pollutant Clean up and Removal.....	\$25,000
Brands and Labels Expense.....	Included
Fungus, Mold or Mildew .....	\$15,000
Fire Extinguishing Systems Expense .....	\$25,000
Inventory and Appraisal Fees.....	\$25,000
Expediting Expense.....	\$50,000
Professional Fees.....	\$25,000
Consequential Loss .....	\$50,000

## Standard Limits Business Interruption (with or without) Extra Expense

### Additional Coverages

Civil Authority.....	4 weeks
Extended Business Income .....	90 days
Interruption of Computer Operations	
Per Policy year .....	\$15,000
Newly Acquired Locations	
Coverage Period.....	90 days
Limit per location .....	\$100,000
Ingress and Egress	
Coverage Period.....	14 days
Limit per location .....	\$250,000
Dependent Business Interruption .....	\$100,000

### Optional Coverages

Extended Period of Indemnity .....	90 days
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Flood.....	By Endorsement
Earthquake .....	By Endorsement

This information is provided as an overview only. Please refer to the actual policy for any specific coverages and related terms and conditions.



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