

# ALLPAC Coverage Standard Limits

Distance within described premises - 1000 ft.

## Coverage Extensions

|  |           |
|--|-----------|
| Newly Acquired Building / Personal Property  |           |
| Period of coverage .....   | 45 days   |
| Building .....   | \$500,000 |
| Contents.....  | \$250,000 |
| Personal Effects.....  | \$25,000  |
| Increased Cost of Construction .....   | \$100,000 |
| Compliance with Law .....  | Included  |
| Demolition .....   | *         |
| Undamaged Portion .....  | *         |
| Underground Property .....   | \$50,000  |
| <small>(Includes: foundations, pipes, drains and related costs of excavations)</small> |           |
| Sewer Back-up .....  | \$25,000  |
| Electronic Data .....  | \$15,000  |
| Accounts Receivable.....   | \$100,000 |
| Valuable Papers and Records  |           |
| Per location .....   | \$50,000  |
| Occurrence .....   | \$100,000 |
| Outdoor Property - Trees, Shrubs, Plants and Lawns                                     |           |
| Per item.....  | \$1,000   |
| Occurrence .....   | \$25,000  |
| Non-Owned Detached Trailers .....  | \$10,000  |
| Property Off Premises .....  | \$250,000 |
| Stock in Transit.....  | \$50,000  |
| Delivery Site Drop-Off   |           |
| Period of coverage.....  | 48 hours  |
| Occurrence .....   | \$25,000  |
| Reimbursement of Rewards .....   | \$10,000  |
| Fine Arts .....  | \$50,000  |
| Theft (Employee).....  | \$10,000  |
| Forgery or Alteration .....  | \$10,000  |
| Money and Securities.....  | \$10,000  |
| 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  |

\* available by endorsement

## Additional Coverages

|  |                   |
|--|-------------------|
| Debris Removal .....                     | 25% plus \$50,000 |
| Fire Department Service Charge.....      | \$25,000          |
| Pollutant Clean up and Removal.....      | \$10,000          |
| Brands and Labels Expense.....           | Included          |
| Fungus, Mold or Mildew .....             | \$15,000          |
| Fire Extinguishing Systems Expense ..... | \$10,000          |
| Inventory and Appraisal Fees .....       | \$25,000          |
| Expediting Expense.....                  | \$25,000          |

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

### Additional Coverages

|                                     |           |
|-------------------------------------|-----------|
| Civil Authority.....                | 4 weeks   |
| Extended Business Income .....      | 30 days   |
| Interruption of Computer Operations |           |
| Per Policy year .....               | \$15,000  |
| Newly Acquired Locations            |           |
| Coverage Period.....                | 90 days   |
| Limit per location .....            | \$100,000 |

### Optional Coverages

|                                    |         |
|------------------------------------|---------|
| Extended Period of Indemnity ..... | 30 days |
|------------------------------------|---------|

|                  |                |
|------------------|----------------|
| 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.



www.LUA.cc