

OMNISM Property Highlights

Commercial Property Policy

SELECT ACCOUNTS | SMALL BUSINESS

Property Coverages

- Accounts Receivable – Up to \$10,000 on premises
- Claim Data Expense – Up to \$2,500 for expenses incurred for required activities including taking inventory, appraisals, etc.
- Debris Removal – Up to 25% of the sum of direct loss paid; plus deductible up to an additional \$25,000 may apply
- Duplicate Electronic Data Processing Data and Media – Up to \$10,000 for backup data and media off premises
- Electronic Data Processing Equipment and Data and Media – Limited – Up to \$10,000 when not covered as separate Covered Property items
- Exterior Building Glass – Included when building insured
- Extra Expense (Including Expediting Expense) – Up to \$2,500
- Fences, retaining walls (not part of a building), lawns, bridges, walks, roadways, patios or other paved surfaces – Up to \$10,000; named perils
- Fire Department Service Charge – Up to \$5,000
- Fire Protective Equipment Discharge – Up to \$5,000 for accidental or intentional discharge
- Increased Cost of Construction or Repair – Up to \$10,000
- Newly Acquired or Constructed Property
 - Building – Up to \$500,000
 - Business Personal Property, Personal Property of Others, Electronic Data Processing Equipment and Electronic Data Processing Data and Media
 - Up to \$250,000
 - Up to 90 days
- Non-Owned Detached Trailers – Up to \$5,000
- Personal Effects and Property of Others – Up to \$10,000; per employee limit \$2,500
- Pollutant Cleanup and Removal – Up to \$25,000 annual aggregate
- Preservation of Property – Up to 90 days
- Property Off Premises – Up to \$25,000, except at any installation premises or temporary storage premises awaiting installation, where limit is up to \$10,000
- Radio and television antennas – Up to \$10,000 (\$2,500 per antenna); expanded perils

Property Coverages (continued)

- Reward Coverage – 25% of covered loss, up to \$5,000 maximum
- Signs (whether or not attached to buildings) – Up to \$2,500
- Temporary Relocation of Property – Up to \$50,000 for property removed from premises for up to 90 days
- Theft Damage to Rented Property – Included up to BPP limit
- Transit (Covered Property) – Up to \$10,000
- Trees, Shrubs or Plants – Up to \$10,000; named perils (\$500 per item limitation)
- Valuable Papers and Records – Cost of Research – Up to \$10,000 on premises

OMNI Property has an extensive array of specialized optional coverages and limits available to tailor important protection for your customers. With these important options, your customers will have peace of mind knowing that the policy typically encompasses the great majority of Property insurance needs. Take a look at just a sampling of some of the general options that are available to tailor coverage specifically for your customers:

Additional Omni Property Options

Select Property Extra Endorsement (CP T3 54) Expanded Property Coverage

- Accounts Receivable – Increased to \$25,000
- Appurtenant Buildings and Structures – Up to \$25,000
- Brands and Labels – Included up to BPP limit
- Business Income from Dependent Property – Up to \$5,000 (if BI included)
- Claim Data Expense – Increased to \$5,000
- Duplicate Electronic Data Processing Data and Media – Increased to \$25,000
- Extended Business Income – Increased to 90 days (if BI included)
- Extra Expense (Including Expediting Expense) – Increased to \$5,000
- Fire Protective Equipment Discharge – Increased to \$10,000
- Increased Cost of Construction or Repair – Increased to \$25,000

Select Property Extra Endorsement (continued)

- Money and Securities – Up to \$10,000 in/\$5,000 out
- Ordinance or Law – Increased Period of Restoration – Up to \$25,000 (if BI included)
- Personal Effects and Property of Others – Increased to \$25,000; per employee limit increased to \$5,000
- Property Off Premises – Increased to \$50,000, except at any installation premises or temporary storage premises awaiting installation where limit is increased up to \$25,000
- Transit (Covered Property) – Increased to \$25,000
- Valuable Papers and Records – Cost of Research – Increased to \$25,000

Select Crime Extra (CP T3 61)

This endorsement packages essential crime coverages into one convenient option with various limits of insurance available. The crime coverages included are:

- Money and Securities
- Forgery and Alteration
- Employee Dishonesty
- Computer Fraud

Unique Coverage Offerings For Specific Industries

Building Owners Extra (CP T3 37)

(For lessor's risks)

This endorsement offers unique coverage features and includes the following:

- Appurtenant Buildings and Structures – Up to \$25,000
- Extra Expense – Up to \$25,000
- Fire Department Service Charge – Increased to \$25,000
- Lessor's Leasehold Interest – Up to \$25,000
- Newly Acquired or Constructed Property – Building increased to \$1,000,000
- Ordinance or Law – Up to \$250,000
- Personal Property consisting of: Fine Arts, Personal Effects, Personal Property of Others, Your Business Personal Property, Valuable Papers and Records – Cost of Research; Up to \$50,000
- Reimbursement of Master Key Costs – Up to \$5,000 per occurrence/\$15,000 annual aggregate
- Tenant Move Back Expenses – Up to \$25,000

Select Property Extra – Wholesalers and Manufacturers (CP T3 59)

Expanded Property Coverage

An endorsement, packaging essential property coverages, including:

- Accounts Receivable – Increased to \$25,000
- Appurtenant Buildings and Structures – Up to \$25,000
- Brands and Labels – Included up to BPP limit
- Business Income from Dependent Property – Up to \$5,000 (if BI included)
- Claim Data Expense – Increased to \$5,000
- Contract Penalty Clause – Up to \$25,000
- Duplicate Electronic Data Processing Data and Media – Increased to \$25,000
- Extended Business Income – Increased to 90 days (if BI included)
- Extra Expense (Including Expediting Expense) – Increased to \$5,000
- Fire Protective Equipment Discharge – Increased to \$10,000
- Increased Cost of Construction or Repair – Increased to \$25,000
- Manufacturer's Consequential Loss – Up to \$25,000
- Money and Securities – Up to \$10,000 in/\$5,000 out
- Ordinance or Law – Increased Period of Restoration – Up to \$25,000 (if BI included)
- Personal Effects and Property of Others – Increased to \$25,000; per employee limit increased to \$5,000
- Property Off Premises – Increased to \$50,000, except at any installation premises or temporary storage premises awaiting installation where limit is increased to \$25,000
- Selling Price Clause – Up to \$25,000
- Theft of gold, silver, platinum and other precious alloys used in manufacturing or processing products – Increased to \$25,000
- Transit (Covered Property) – Increased to \$25,000
- Valuable Papers and Records – Cost of Research – Increased to \$25,000

Select Property Extra – Fine Dining (CP T3 91)

Expanded Property Coverage

A comprehensive coverage offering, designed especially for restaurants with characteristics which include table service, ornate furnishings, and the possibility of specialized equipment:

- Accounts Receivable – Increased to \$25,000
- Appurtenant Buildings and Structures – Up to \$25,000
- Brands and Labels – Included up to BPP limit
- Business Income from Dependent Property – Up to \$5,000 (if BI included)
- Claim Data Expense – Increased to \$5,000
- Contingent Business Income – Shopping Centers – Up to \$25,000 (if BI included)
- Covered Building includes personal property used to maintain or service the building, including appliances used for refrigerating, ventilating, cooking, dishwashing or laundering when used in restaurant operations
- Duplicate Electronic Data Processing Data and Media – Increased to \$25,000
- Extended Business Income – Increased to 90 days (if BI included)
- Extra Expense (Including Expediting Expense) – Increased to \$5,000
- Fine Arts – Extended Breakage – Up to \$25,000
- Fire Protective Equipment Discharge – Increased to \$10,000
- Food Contamination – Up to \$25,000
- Increased Cost of Construction or Repair – Increased to \$25,000
- Money and Securities – Up to \$10,000 in/\$5,000 out
- Ordinance or Law – Increased Period of Restoration – Up to \$25,000 (if BI included)
- Personal Effects and Property of Others – Increased to \$25,000; per employee limit increased to \$5,000
- Property Off Premises – Increased to \$50,000, except at any installation premises or temporary storage premises awaiting installation, where limit is increased to \$25,000

Select Property Extra – Fine Dining (continued)

- Spoilage – Up to \$25,000
- Transit (Covered Property) – Increased to \$25,000
- Utility Services – Time Element – Up to \$25,000 (if BI included)
- Valuable Papers and Records – Cost of Research; Increased to \$25,000

Select Property Extra – Printers (CP T3 90)

Expanded Property Coverage

A package of property coverages for businesses with characteristics such as Quick Printers, Commercial Printers, Copy/ Duplicating Operations:

- Accounts Receivable – Increased to \$25,000
- Appurtenant Buildings and Structures – Up to \$25,000
- Brands and Labels – Included up to BPP limit
- Business Income from Dependent Property – Up to \$5,000 (if BI included)
- Claim Data Expense – Increased to \$5,000
- Contract Penalty Clause – Up to \$25,000
- Duplicate Electronic Data Processing Data and Media – Increased to \$25,000

Select Property Extra – Printers (continued)

- Extended Business Income – Increased to 90 days (if BI included)
- Extra Expense (Including Expediting Expense) – Increased to \$5,000
- Fine Arts – Extended Breakage – Up to \$25,000
- Fire Protective Equipment Discharge – Increased to \$10,000
- Increased Cost of Construction or Repair – Increased to \$25,000
- Marring and Scratching included
- Money and Securities – Up to \$10,000 in/\$5,000 out
- Ordinance or Law – Increased Period of Restoration – increased to \$25,000 (if BI included)
- Personal Effects and Property of Others – Increased to \$25,000; per employee limit increased to \$5,000
- Personal Property includes negatives, artwork, plates, patterns and similar property
- Printers Equipment Breakdown – Up to \$25,000
- Property Off Premises – \$50,000, except at any installation premises or temporary storage premises awaiting installation where limit is \$25,000
- Transit (Covered Property) – Up to \$25,000
- Utility Services – Time Element – Up to \$25,000 (if BI included)
- Valuable Papers and Records – Cost of Research – Up to \$25,000

* Limits displayed are on a per occurrence basis unless otherwise specified.



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