

# COMMERCIAL PROPERTY BUILT-IN ADVANTAGES & ENHANCEMENTS



	Built-in (Advantages)	Enhancements
Accounts receivable - on-premises	\$25,000	\$100,000
Buildings at a newly acquired location	\$500,000	\$500,000
Business personal property at a newly acquired location	\$250,000	\$250,000
Business personal property covered		Within 1,000 feet of premises
Coinurance condition		Waived if total amount of loss is under \$10,000
Cost to prepare inventory		\$5,000
Electronic data		\$10,000
Employee dishonesty		\$10,000
Extra expense	\$1,000	\$1,000
Fine arts		\$5,000
Fire department service charge**	\$5,000	\$25,000
Fire extinguisher recharge	ALS*	ALS*
Fire extinguishing system discharge damage		\$25,000
Fire extinguishing system recharging	\$10,000	ALS*
Forgery and alteration	\$2,500	\$25,000

	Built-in (Advantages)	Enhancements
Lock replacement	\$500	\$5,000
Money and securities		\$10,000 on-premises \$5,000 off-premises
Ordinance or law - blanket coverage	\$10,000	Lesser of \$50,000 or 33% of the building amount
Ordinance or law - green coverage - blanket		\$30,000
Outdoor property	\$5,000	\$15,000
Outdoor signs	\$5,000	\$10,000
Personal computer coverage on-premises	\$1,000	\$25,000
Personal computer off-premises		\$25,000
Personal effects and property of others	\$5,000	\$15,000
Pollutant cleanup and removal		\$25,000
Portable tools		\$5,000
Power failure and changes in temperature or humidity	\$5,000	\$25,000
Preservation of property		90 days
Property in transit	\$10,000	\$25,000
Property off-premises	\$10,000	\$25,000
Reward for information leading to conviction	\$5,000	\$25,000
Security after loss		\$10,000
Valuable Papers and Records	\$10,000	\$100,000

\*ALS =Actual Loss Sustained

\*\*Not available in Arizona



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