

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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This is a summary of Acuity coverages. Contractual coverage is as stated in the policy. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. See your agent for more information.
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