

Property Coverage

- Building & Business Personal Property
- Property Limits up to \$35,000,000 at any individual location
- Debris Removal – 25% of Covered Property plus \$25,000
- Pollutant Cleanup and Removal – \$10,000
- Personal Effects & Property of Others – \$15,000
- Valuable Papers & Records – \$25,000
- Property Off Premises – \$15,000
- Glass Included – \$100 deductible
- Inflation Protection on the Building – 4%
- Outbuildings, Walkways, and Fences – 15% of Building up to \$15,000
- Identity Recovery Included – \$15,000 aggregate limit; \$100 deductible
- Data Compromise Included – \$50,000 aggregate limit; \$2,500 deductible
- Equipment Breakdown Included – \$2,500 deductible

Optional Property Coverage

- Blanket – Building & Business Personal Property
- Agreed Amount – Building & Business Personal Property
- Restaurant Food Contamination Endorsement
- Business Income/Extra Expense/Rents – Actual Loss Sustained
- Building Ordinance or Law
- Earthquake – Building/Business Personal Property/Business Interruption Limit (not available in CA)
- Earthquake Sprinkler Leakage
- Utility Services Direct Damage and Time Element
- Spoilage – Actual Loss Sustained with \$500 deductible
- Advantage and Advantage Plus property optional extenders offer additional coverage
- Deductible Options – \$1,000, \$2,500, \$5,000, \$10,000, \$25,000, and \$50,000

General Liability Coverage

- Premises/Operations – \$1,000,000 per occurrence/\$2,000,000 aggregate
- Seven or fewer locations include aggregate limit of \$2,000,000 per location; eight or more locations include a \$5,000,000 policy aggregate limit
- Products, Personal, & Advertising Injury – Limits up to \$1,000,000
- Newly Acquired Organization – Included coverage up to 90 days
- Limited Contractual Liability – Included
- Property Damage Legal Liability – \$350,000; can be increased up to \$1,000,000
- Host Liquor – Included

Optional Liability Coverage

- Employee Benefits Liability – \$1,000,000
- Hired and Non-Owned Liability – Limits up to \$1,000,000
- Liquor Liability – Limits up to \$1,000,000
- Stop Gap – Limits up to \$1,000,000
- Deductible Options – \$500, \$1,000, \$2,500, \$5,000, and \$10,000

Crime Coverage

- Money and Securities On Premises/Off Premises
- Employee Dishonesty
- Forgery or Alteration
- Additional Crime Coverage available through the Advantage and Advantage Plus Extenders

Complementary Products

- Umbrella – Limits up to \$25,000,000
- Workers Compensation
- Business Auto
- Terrorism