

# NOTICE TO POLICYHOLDERS

## SUMMARY OF SIGNIFICANT BROADENED AND RESTRICTIVE FEATURES

Financial Pacific Insurance Company will no longer be writing Businessowners Insurance coverage. We are taking this action because we have implemented a new policy administrative system. A new version of the policy will be issued separately through United Fire & Casualty Company and will result in a change to your policy number. This new policy may result in some coverage broadenings and reductions in certain areas.

This is a summary of changes that may impact your policy. No coverage is provided by this summary nor can it be construed to replace any provisions of your policy or endorsements. All endorsements listed below may not apply to your policy. You should read your policy and review your Declarations for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

The areas within the policy that broaden or reduce coverage or constitute other changes are highlighted below. This notice does not reference every editorial change made in your policy.

### **BP 00 03 07 13 – Businessowners Coverage Form**

This form replaces **BP 71 97 09 18**.

- The replacement form, **BP 00 03 07 13**, includes an exclusion for Professional Services. The impact of this change is neutral.

This form also replaces **FBP 12 04 09**.

- The condition for Premium Audit is included within **BP 00 03 07 13**. The term 'deposit premium' is replaced with 'advance premium.' The impact of this change is neutral.

### **BP 04 50 07 13 – Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization, AND**

### **BP 14 02 07 13 – Additional Insured – Owners, Lessees, or Contractors – Completed Operations**

These forms replace **FBP 20 10M 11 85**.

- When any of the above referenced endorsements are attached to your policy, there is coverage for a person or organization that you name as an additional insured on your policy **ONLY** if the bodily injury, property damage or advertising injury is caused in whole or in part by your acts or omissions or the acts or omissions of those working on your behalf. There is NO coverage for the additional insured for bodily injury, property damage or personal and advertising injury caused entirely by any negligence that is not attributable to you or those acting on your behalf. This change may result in a reduction of coverage.
- In response to the growing number of states enacting anti-indemnification laws, adds language to provide that the insurance afforded to an additional insured only applies to the extent permitted by law;
- Provide that, if coverage provided to the additional insured is required by contract or agreement, the insurance afforded to the additional insured will not be broader than that which the Named Insured is required by the contract or agreement to provide for the additional insured; and
- Provide that, if coverage provided to the additional insured is required by contract or agreement, the most the insurer will pay on behalf of the additional insured is the amount of insurance required by the contract or agreement or the amount of insurance available under the applicable Limits Of Insurance shown in the Declarations, whichever is less. The provision also provides that the endorsement will not increase the applicable Limits Of Insurance shown in the Declarations. This change may result in a reduction of coverage.

**BP 04 50 07 13 – Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization, AND****BP 71 74 08 15 – Primary and Noncontributory – Other Insurance Condition**

These forms replace **BP 70 90 04 13**.

- When the **BP 04 50 07 13** is attached to your policy:
  - Coverage applies for a person or organization that you have named as an additional insured on your policy **ONLY** if the bodily injury, property damage or advertising injury is caused in whole or in part by your acts or omissions or the acts or omissions of those working on your behalf. There is **NO** coverage for the additional insured for bodily injury, property damage or personal and advertising injury caused wholly by any negligence that is not attributable to you or those acting on your behalf. This change may result in a reduction of coverage;
  - Adds language in response to the growing number of states enacting anti-indemnification laws, to provide that the insurance afforded to an additional insured only applies to the extent permitted by law;
  - Provides that, if coverage provided to the additional insured is required by contract or agreement, the insurance afforded to the additional insured will not be broader than that which the Named Insured is required by the contract or agreement to provide for the additional insured; and
  - Provides that, if coverage provided to the additional insured is required by contract or agreement, the most the insurer will pay on behalf of the additional insured is the amount of insurance required by the contract or agreement or the amount of insurance available under the applicable Limits Of Insurance shown in the Declarations, whichever is less. The provision also provides that the endorsement will not increase the applicable Limits Of Insurance shown in the Declarations. This change may result in a reduction of coverage.
  - When the **BP 71 74 08 15** is attached to your policy:
  - This endorsement revises the Other Insurance Condition to indicate that coverage is provided to an additional insured on a primary and non-contributory basis when the insured has agreed to do so in a written contract or agreement. Due to the additional conditions, this may result in a reduction of coverage.

**BP 04 94 01 06 – Limited Pollution Liability Extension**

This form replaces the **BP 71 80 11 17**.

When this endorsement is attached to your policy:

- Coverage is expanded to include owned, rented, or loaned premises. This may result in a broadening of coverage.
- Depending on the aggregate limit listed in the schedule, this may result in a broadening or a reduction of coverage.
- A liability deductible may not be required which may result in a broadening of coverage.

**BP 07 01 09 19 – Contractors' Installation, Tools and Equipment Coverage**

This form replaces **BP 71 94 11 17**.

When this endorsement is attached to your policy:

- Exceptions to the Earth Movement and Water exclusions are extended to apply to all contractors' coverages. This may result in a broadening of coverage.
- Additional types of property, commonly installed by contractors, have been removed from the Property Not Covered provision with respect to Coverage 1. Similarly, reference to trees, grass, sod, shrubbery or plants has been removed from the Property Not Covered provision. This may result in a broadening of coverage.
- Coverage 1 is now subject to a per occurrence limit of insurance in place of separate limits for job site(s), in transit and temporary storage locations. The per occurrence limit of insurance selected will determine whether this is a broadening or a reduction of coverage.
- An additional \$1,000 sub-limit option for Coverage 2 is available and may result in a broadening of coverage.

- A per tool sub-limit no longer applies with respect to Coverage 4. Additionally, the per employee sub-limit has been increased from \$500 to \$2,500. This represents a broadening of coverage.
- Coverage 2 no longer includes Contract Penalty and Rental Reimbursement. This represents a reduction of coverage.
- Additional limits of coverage are no longer automatically included for Coverage 3. This represents a reduction of coverage.

#### **BP 07 08 07 13 – Pesticide or Herbicide Applicator – Limited Pollution Coverage**

This form replaces the **BP 07 08 A 01 06**.

- This endorsement replaces the proprietary form; the coverage sublimit has been removed. The impact of this change results in a broadening of coverage.

#### **BP 14 17 01 10 – Designated Location(s) – General Aggregate Limit**

This form replaces the **BP 70 79 01 10**.

- This endorsement replaces the proprietary form; there are slight language changes throughout the form. The impact of this change is coverage neutral.

#### **BP 14 21 01 10 – Exclusion – Designated Work Exclusion**

This form replaces the **CG 21 34BP 11 85**.

- The information provided for the Description of Your Work Schedule may result in a broadening or a reduction of coverage.

#### **BP 14 89 07 13 – Liquor Liability Coverage - Bring Your Own Alcohol Establishments**

This endorsement replaces the **BP 71 11 05 16**.

- This endorsement replaces our proprietary form. A Locations Schedule is not part of the form and may result in a broadening of coverage.

#### **BP 17 01 07 13 – Condominium Association Coverage**

This form replaces **BP 70 37 01 10**.

- The impact of this change is coverage neutral.

#### **BP 70 08 11 11 - Residential Extension Endorsement**

- This endorsement is no longer available.

#### **BP 70 22 01 10 – Abuse or Molestation Exclusion**

This form replaces the **BP 04 39 07 02**.

- This endorsement does not include the provision for "care, custody or control of any insured". This change may result in a reduction of coverage.

#### **BP 70 84 01 12 – Exercise Equipment, Suntanning, Bodywrap & Reflexology Exclusion**

- This new endorsement excludes certain activities related to exercise equipment, suntanning, Bodywrap, and Reflexology. This may result in a reduction of coverage.

#### **BP 70 94 01 10 – Exclusion - Exterior Insulation and Finish Systems (EIFS)**

This form replaces the **FBP 103 10 08**.

- This endorsement corrects the definition in 2.(b) as it relates to "direct-applied exterior finish system" (commonly referred to as DEFS). The definition is corrected to "The adhesive and/or mechanical fasteners used to attach the **substrate to the structure**". The impact of this change may result in a reduction of coverage.
- This endorsement corrects the definition 2.(c) as it relates to "direct-applied exterior finish system" (commonly referred to as DEFS). The definition is corrected to "A reinforced **or** unreinforced base coat". This change may result in a reduction of coverage.

**BP 70 96 01 10 – Additional Insured – Grantor of Licenses**

This form replaces the **BP 70 95 01 10**.

- **BP 70 96 01 10** provides coverage for person(s) or organization(s) as listed on the Schedule. This change may result in a reduction of coverage.

**BP 71 64 09 14 - Premises Pollution Legal Liability Insurance Endorsement**

- This endorsement is no longer available.

**BP 71 65 09 14 – Contractor’s Pollution Legal Liability Insurance Endorsement**

- This endorsement is no longer available.

**BP 71 98 03 21 - Blanket Exclusion – Designated Operations Covered By A Controlled (Wrap-Up) Insurance Program**

This form replaces the **BP 71 98 09 18** edition.

- This endorsement is revised to add a definition of “controlled (wrap-up) insurance program” and to emphasize the application of the exclusion to bodily injury and property damage arising out of ongoing operations as well as included within the products-completed operations hazard. The impact of this change is coverage neutral.

**IL 70 09 04 91 – Amendatory Endorsement – Punitive or Exemplary Damages Exclusion**

This form replaces the **FBP 89 10 08**.

- The impact of this change is coverage neutral.

**IL 70 69 01 10 – Exclusion – Underground Storage Tanks**

- This new endorsement excludes losses arising out of underground storage tanks. This may result in a reduction of coverage.

**IL 70 83 08 10 – Payments of Losses**

- This new endorsement adds a new condition to the policy to address payments of losses. This is a reinforcement of original policy intent and has no impact on coverage.

**IL 71 62 03 21 – Exclusion – Continuous or Progressive Injury or Damage**

- This is a required exclusion for select contracting trades. Exclusion applies to losses arising out of continuous or progressive damage prior to the policy period. This may result in a reduction of coverage.

**IL 71 75 06 22 – Exclusion – New Residential Construction**

This form replaces the **FBP 82 10 08** and **SCP 01 CA 06 11**.

- This endorsement excludes new residential construction operations for all contracting trades. The impact of this change may result in a reduction of coverage.
- A definition is added for “Certificate of occupancy”. This is a reinforcement of original coverage intent and has no impact on coverage.
- As this endorsement does not apply to commercial new construction, it may result in a broadening of coverage.

## **BOP-Pro Coverage Enhancement Endorsements**

Please refer to the following BOP-Pro coverage enhancement endorsement pages for a comparison of coverages and limits.

- The following enhancement forms are new:
  - **BP 72 15 03 21 – BOP-Pro Restaurant Endorsement**
  - **BP 72 16 03 21 – BOP-Pro Contractor Endorsement**
  - **BP 72 17 03 21 – BOP-Pro Plus Endorsement**
  - **BP 72 19 03 21 – BOP-Pro Contractor Plus Endorsement**
- The following enhancement forms are no longer available:
  - **BP 70 01 11 17 – Businessowners Property Plus Endorsement**
  - **BP 71 55 11 17 – Businessowners Ultra Property Plus Endorsement**
  - **BP 71 56 07 19 – Businessowners Expanded Ultra Property Plus Endorsement**
  - **SCP 02 05 13 – SCP+ - Financial Pacific's Contractors Plus Endorsement**

The endorsements listed, below, are replaced by BOP-Pro coverage enhancement endorsements. Please refer to the following pages for additional information and a comparison of coverage limits.

- **FBP 01 04 07 - Appurtenant Buildings & Structures Coverage**
  - This change may result in a reduction of coverage.
- **FBP 06 04 07 - Unauthorized Business Card Use Coverage**
  - The enhancement endorsement provided will determine whether this is a broadening or a reduction of coverage.
- **BP 70 19 05 16 – Additional Insured – Lessor Of Leased Equipment – Automatic Status**
  - The impact of this change is coverage neutral.
- **CG 20 10R 12 11 – Additional Insured- Owners, Lessees or Contractors (With Limited Completed Operations Coverage)**
  - The enhancement endorsement provided will determine whether this is a broadening or a reduction of coverage.

**If you have any questions about replacement coverage forms or would like to make any changes to your policy, please contact your insurance agent.**

# BOP-Pro Coverage Enhancements Comparison

ST 20 64 01 23

|  | BOP-Pro Restaurant<br>BP 72 15 03 21                   | BOP-Pro Contractor<br>BP 72 16 03 21       | BOP-Pro Plus<br>BP 72 17 03 21             | BOP-Pro Contractor Plus<br>BP 72 19 03 21  | *WITHDRAWN*<br>Businessowners<br>Property Plus<br>BP 70 01 11 17 | *WITHDRAWN*<br>BOP Ultra Property<br>Plus<br>BP 71 55 11 17 | *WITHDRAWN*<br>BOP Expanded Ultra<br>Property Plus<br>BP 71 56 07 19 | *WITHDRAWN*<br>SCP+ Contractors<br>Plus Endorsement<br>SCP 02 05 13 |
|--|--|--|--|--|--|---|--|---|
| <b>PROPERTY COVERAGES</b>  |  |  |  |  |  |   |  |   |
| Premises boundary increased from 100' to 1,000'  | Included   | Included                                   | Included                                   | Included                                   | --   | Included  | Included   | Included  |
| <b>Covered property added or limited</b>   |  |  |  |  |  |   |  |   |
| Added to building coverage: canopies, awnings, decks and walls that are part of an outdoor patio dining area   | Included   | --   | --   | --   | --   | --  | --   | --  |
| Jewelry, watches, watch movements, jewels, pearls, precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals | --   | --   | --   | --   | --   | --  | \$5,000  | --  |
| Stamps, tickets, including lottery tickets held for sale, and letters of credit  | --   | --   | --   | --   | \$250  | \$500   | \$1,000  | \$250   |
| <b>Additional coverages</b>  |  |  |  |  |  |   |  |   |
| Brands and labels  | \$25,000   | --   | \$25,000                                   | --   | --   | --  | --   | --  |
| Business income ordinary payroll   | 180 days   | 90 days                                    | 180 days                                   | 90 days                                    | --   | 180 days  | 365 days   | 360 days  |
| Business income to include tips and Franchisor fees/royalties  | Included   | --   | --   | --   | --   | --  | --   | --  |
| Business income includes Rental Value  | Included   | Included                                   | Included                                   | Included                                   | Included   | Included  | Included   | Included  |
| Business income from dependent properties (pays lesser of)<br>Waiting period   | \$25,000 or ALS for 15-day period 24 hours             | \$25,000 or ALS for 15-day period 24 hours | \$25,000 or ALS for 15-day period 24 hours | \$25,000 or ALS for 15-day period 24 hours | --   | \$25,000 or ALS for 15-day period 24 hours                  | \$50,000 or ALS for 30-day period 12 hours                           | --  |
| Business income—Special Event cancellation on- and off-premises  | Up to \$25,000   | --   | --   | --   | --   | --  | --   | --  |
| Catering penalty expense reimbursement   | \$10,000   | --   | --   | --   | --   | --  | --   | --  |
| Computer fraud and funds transfer fraud  | \$25,000   | \$10,000                                   | \$25,000                                   | \$10,000                                   | --   | --  | --   | --  |
| Contractual penalties  | --   | \$5,000                                    | --   | \$5,000                                    | --   | --  | --   | --  |
| Cost to prepare inventory  | \$5,000  | --   | \$5,000                                    | --   | --   | --  | --   | --  |
| Credit card slip theft, disappearance or destruction   | \$5,000  | --   | \$5,000                                    | --   | --   | --  | --   | --  |
| Debris removal   | \$50,000   | \$50,000                                   | \$50,000                                   | \$100,000                                  | --   | \$50,000  | \$100,000  | \$25,000  |
| Electronic data  | \$50,000   | \$50,000                                   | \$50,000                                   | \$50,000                                   | \$25,000   | \$25,000  | \$50,000   | \$25,000  |
| Employee theft of customer's property  | \$2,500  | --   | \$2,500                                    | --   | --   | --  | --   | --  |
| Extended business income   | 90 days  | 90 days                                    | 60 days                                    | 90 days                                    | --   | --  | 90 days  | --  |
| False pretense (\$500 ded applies)   |  |  |  |  |  |   |  |   |
| Per occurrence   | --   | --   | \$5,000                                    | --   | \$5,000  | \$5,000   | \$5,000  | \$5,000   |
| Per policy term  | --   | --   | \$10,000                                   | --   | \$10,000   | \$10,000  | \$10,000   | \$10,000  |
| Fine arts  | \$15,000   | --   | \$10,000                                   | --   | \$10,000   | \$15,000  | \$25,000   | \$25,000  |
| Fire department service charge   | \$5,000  | \$5,000                                    | \$5,000                                    | \$5,000                                    | --   | \$15,000  | \$25,000   | --  |
| Fire extinguisher systems recharge expense   | \$10,000   | \$10,000                                   | \$10,000                                   | \$10,000                                   | --   | --  | \$10,000   | --  |
| Food contamination   | \$10,000<br>\$3,000 for additional advertising expense | --<br>--                                   | --<br>--                                   | --<br>--                                   | --<br>--   | --<br>--  | --<br>--   | --<br>--  |
| Forgery or alteration  | \$5,000  | \$5,000                                    | \$5,000                                    | \$5,000                                    | --   | --  | \$25,000   | \$25,000  |
| Interruption of computer operations  | \$25,000   | \$25,000                                   | \$25,000                                   | \$25,000                                   | --   | --  | --   | --  |
| Key employee replacement   |  |  |  |  |  |   |  |   |
| Per replacement employee   | \$25,000   | \$5,000                                    | \$25,000                                   | \$5,000                                    | --   | \$5,000   | \$10,000   | --  |
| Per policy term  | \$50,000   | \$10,000                                   | \$50,000                                   | \$10,000                                   | --   | \$25,000  | \$50,000   | --  |
| Lessor's Lease Cancellation Coverage   | --   | --   | --   | --   | --   | --  | \$10,000   | \$10,000  |
| Lessor's Tenant's Move Back Coverage   | --   | --   | --   | --   | --   | --  | \$10,000   | \$10,000  |
| Limited Coverage for "Fungi", Wet Rot or Dry Rot   | --   | --   | --   | --   | --   | --  | \$25,000   | --  |
| Lost key and lock replacement per occurrence Limit   |  |  |  |  |  |   |  |   |
| Key  | \$1,500  | \$1,000                                    | \$1,000                                    | \$1,000                                    | --   | \$1,500   | \$2,000  | \$500   |
| Lock   | \$1,000  | \$1,000                                    | \$1,000                                    | \$1,000                                    | \$500  | \$1,000   | \$2,000  | \$500   |

# BOP-Pro Coverage Enhancements Comparison

ST 20 64 01 23

|   | BOP-Pro Restaurant<br>BP 72 15 03 21  | BOP-Pro Contractor<br>BP 72 16 03 21  | BOP-Pro Plus<br>BP 72 17 03 21  | BOP-Pro Contractor Plus<br>BP 72 19 03 21   | *WITHDRAWN*<br>Businessowners<br>Property Plus<br>BP 70 01 11 17 | *WITHDRAWN*<br>BOP Ultra Property<br>Plus<br>BP 71 55 11 17   | *WITHDRAWN*<br>BOP Expanded Ultra<br>Property Plus<br>BP 71 56 07 19                                    | *WITHDRAWN*<br>SCP+ Contractors<br>Plus Endorsement<br>SCP 02 05 13                                     |
|---|---|---|---|---|--|---|---|---|
| <b>Money orders and counterfeit money</b>   | \$10,000  | \$10,000  | \$10,000  | \$10,000  | \$5,000  | \$10,000  | \$15,000  | \$5,000   |
| <b>Ordinance or law -</b>   |   |   |   |   |  |   |   |   |
| Coverage 1 - Loss To The Undamaged Portion of the Building  | Up to Building limit  | Up to Building limit  | Up to Building limit  | Up to Building limit  | Up to Building limit   | Up to Building limit  | Up to Building limit  | Up to Building limit  |
| Coverage 2 - Demolition Cost Coverage (pays the lesser of)  | 10% of building limit or \$50,000   | 10% of building limit or \$50,000   | 10% of building limit or \$50,000   | 10% of building limit or \$100,000  | Up to \$50,000   | 10% of building limit or \$50,000   | 10% of building limit or \$100,000  | Up to \$50,000  |
| Coverage 3 - Increased Cost of Construction (pays the lesser of)  | 10% of building limit or \$50,000   | 10% of building limit or \$50,000   | 10% of building limit or \$50,000   | 10% of building limit or \$100,000  | Up to \$50,000   | 10% of building limit or \$50,000   | 10% of building limit or \$100,000  | Up to \$50,000  |
| Tenant's Improvements and Betterments, if you are a Tenant  | \$25,000  | \$25,000  | \$25,000  | \$25,000  | --   | --  | --  | --  |
| <b>Pollutant cleanup and removal</b>  | \$25,000  | \$25,000  | \$25,000  | \$50,000  | \$25,000   | \$25,000  | \$25,000  | \$25,000  |
| <b>Rental reimbursement for contractor's equipment</b>  | --  | \$5,000   | --  | \$5,000   | --   | --  | --  | --  |
| <b>Reward payment, pays the lesser of the amount of reward paid or Limit</b>                            | \$10,000  | \$10,000  | \$10,000  | \$10,000  | --   | \$5,000 For Arson, only   | \$5,000 For Arson, only   | \$10,000 For Arson, only  |
| <b>Security breach and identity services</b>  | Included  | Included  | Included  | Included  | Included   | Included  | Included  | Included  |
| <b>Spoilage</b>   | --  | --  | \$10,000  | --  | \$5,000 only due to service interruption                         | \$5,000 only due to service interruption  | \$5,000 only due to service interruption  | \$5,000 only due to service interruption  |
| <b>Unauthorized business card use</b>   | \$10,000  | \$5,000   | \$10,000  | \$5,000   | --   | --  | --  | --  |
| <b>Undamaged tenants improvements and betterments</b>   | \$25,000  | \$25,000  | \$25,000  | \$25,000  | --   | --  | --  | --  |
| <b>Water backup and sump overflow</b>   |   |   |   |   |  |   |   |   |
| Per Location  | \$25,000  | \$25,000  | \$25,000  | \$25,000  | \$5,000 single limit   | \$25,000  | \$50,000  | \$10,000 single limit   |
| Aggregate Limit   | \$50,000  | \$50,000  | \$50,000  | \$50,000  |  | \$50,000  | \$100,000   |   |
| <b>Coverage extensions</b>  |   |   |   |   |  |   |   |   |
| <b>Accounts receivable</b>  |   |   |   |   |  |   |   |   |
| On premises   | \$50,000  | \$50,000  | \$50,000  | \$100,000   | --   | \$100,000   | \$150,000   | \$25,000 single limit   |
| Off premises  | \$10,000  | \$10,000  | \$10,000  | \$25,000  | --   | \$25,000  | \$50,000  |   |
| <b>Alcohol inventory at menu selling price</b>  | \$25,000  | --  | --  | --  | --   | --  | --  | --  |
| <b>Appurtenant buildings and structures</b>   |   |   |   |   |  |   |   |   |
| pays the lesser of  | 10% of building limit or \$50,000   | 10% of building limit or \$50,000   | 10% of building limit or \$50,000   | 10% of building limit or \$50,000   | --   | --  | --  | --  |
| <b>Business income from websites</b>  | \$10,000/7 days   | \$10,000/7 days   | \$10,000/7 days   | \$10,000/7 days   | --   | --  | --  | --  |
| <b>Chef's tools</b>   |   |   |   |   |  |   |   |   |
| occurrence  | \$5,000   | --  | --  | --  | --   | --  | --  | --  |
| aggregate   | \$10,000  | --  | --  | --  | --   | --  | --  | --  |
| <b>Data processing coverage</b>   |   |   |   |   |  |   |   |   |
| On premises   | \$50,000  | \$50,000  | \$50,000  | \$50,000  | \$25,000   | \$25,000  | \$50,000  | \$25,000  |
| Off premises (incl. portables)  | \$25,000  | \$25,000  | \$25,000  | \$25,000  | \$10,000   | \$15,000  | \$25,000  | \$10,000  |
| <b>Expediting expenses</b>  | \$5,000   | \$5,000   | \$5,000   | \$5,000   | --   | --  | --  | --  |
| <b>Newly acquired or constructed property</b>   |   |   |   |   |  |   |   |   |
| Buildings   | \$500,000   | \$500,000   | \$500,000   | \$1,000,000   | \$500,000  | \$1,000,000   | \$1,250,000   | \$500,000   |
| Business Personal Property  | \$250,000   | \$250,000   | \$250,000   | \$500,000   | \$250,000  | \$500,000   | \$1,000,000   | \$250,000   |
| Period of Coverage  | 180 days  | 180 days  | 180 days  | 180 days  | 60 days  | 180 days  | 180 days  | 60 days   |
| <b>Outdoor property additional perils</b>   |   |   |   |   |  |   |   |   |
| Fire, lightning, explosion, riot or civil commotion, aircraft.  | Fire, lightning, explosion, riot or civil commotion, aircraft.  | Fire, lightning, explosion, riot or civil commotion, aircraft.  | Fire, lightning, explosion, riot or civil commotion, aircraft.  | Fire, lightning, explosion, riot or civil commotion, aircraft.  | --   | Fire, lightning, explosion, riot or civil commotion, aircraft.  | Fire, lightning, explosion, riot or civil commotion, aircraft.  | Fire, lightning, explosion, riot or civil commotion, aircraft.  |
| Applicable to detached signs only: windstorm, hail, vandalism, malicious mischief, struck by automobile | Applicable to detached signs only: windstorm, hail, vandalism, malicious mischief, struck by automobile | Applicable to detached signs only: windstorm, hail, vandalism, malicious mischief, struck by automobile | Applicable to detached signs only: windstorm, hail, vandalism, malicious mischief, struck by automobile | Applicable to detached signs only: windstorm, hail, vandalism, malicious mischief, struck by automobile | --   | Applicable to detached signs only: windstorm, hail, vandalism, malicious mischief, struck by automobile | Applicable to detached signs only: windstorm, hail, vandalism, malicious mischief, struck by automobile | Applicable to detached signs only: windstorm, hail, vandalism, malicious mischief, struck by automobile |
| <b>Outdoor property limit</b>   | \$5,000   | \$5,000   | \$5,000   | \$5,000   | \$5,000 (subject to \$1,000 for any one tree, shrub or plant)    | \$5,000   | \$10,000 (subject to \$1,000 for any one tree, shrub or plant)  | \$5,000 (subject to \$1,000 for any one tree, shrub or plant)   |

# BOP-Pro Coverage Enhancements Comparison

ST 20 64 01 23

|  | BOP-Pro Restaurant | BOP-Pro Contractor | BOP-Pro Plus                                  | BOP-Pro Contractor Plus | *WITHDRAWN*<br>Businessowners<br>Property Plus | *WITHDRAWN*<br>BOP Ultra Property<br>Plus                        | *WITHDRAWN*<br>BOP Expanded Ultra<br>Property Plus               | *WITHDRAWN*<br>SCP+ Contractors<br>Plus Endorsement |
|--|--------------------|--------------------|---|-------------------------|--|--|--|---|
|  | BP 72 15 03 21     | BP 72 16 03 21     | BP 72 17 03 21                                | BP 72 19 03 21          | BP 70 01 11 17                                 | BP 71 55 11 17   | BP 71 56 07 19   | SCP 02 05 13  |
| Personal effects, \$500 ded applies                            | \$5,000            | \$5,000            | \$5,000                                       | \$5,000                 | \$10,000                                       | \$15,000   | \$25,000   | \$10,000  |
| Customers' property is included up to \$2,500                  | --                 | --                 | Customers' property is included up to \$2,500 | --                      | --   | Guest's property is included up to \$2,500                       | Guest's property is included up to \$5,000                       | --  |
| --   | --                 | --                 | --  | --                      | --   | Small tools at premises/jobsite, \$5,000 per empl, \$10,000 aggr | Small tools at premises/jobsite, \$5,000 per empl, \$10,000 aggr | --  |
| Personal Property off premises (includes in transit)           | \$25,000           | \$25,000           | \$25,000                                      | \$25,000                | \$20,000 no transit                            | \$25,000   | \$20,000 no transit  | \$50,000 no transit                                 |
| Property in Transit  | --                 | --                 | --  | --                      | \$20,000                                       | \$20,000   | \$25,000   | \$20,000  |
| Salespersons' samples  | --                 | --                 | \$5,000                                       | --                      | --   | --   | --   | --  |
| Security expense after loss                                    | \$2,500            | \$2,500            | \$2,500                                       | --                      | --   | --   | --   | --  |
| Tenant lease assessment  | \$5,000            | \$5,000            | \$5,000                                       | --                      | --   | --   | --   | --  |
| Utility services—direct damage, no overhead transmission lines | \$25,000           | \$25,000           | \$25,000                                      | \$50,000                | \$10,000                                       | \$25,000   | \$50,000   | \$10,000  |
| Utility services—time element, no overhead transmission lines  | \$25,000           | --                 | \$25,000                                      | --                      | --   | --   | --   | --  |
| Valuable papers and records                                    |                    |                    |   |                         |  |  |  |   |
| On premises  | \$50,000           | \$50,000           | \$50,000                                      | \$100,000               | \$25,000 single limit                          | \$100,000  | \$100,000  | \$25,000 single limit                               |
| Off premises   | \$10,000           | \$10,000           | \$15,000                                      | \$25,000                |  | \$25,000   | \$25,000   |   |
| <b>Optional Coverages</b>                                      |                    |                    |   |                         |  |  |  |   |
| Employee dishonesty  | \$25,000           | \$25,000           | \$25,000                                      | \$25,000                | \$5,000  | \$15,000   | \$25,000   | \$15,000  |
| Money and securities   |                    |                    |   |                         |  |  |  |   |
| On premises  | \$15,000           | \$15,000           | \$15,000                                      | \$15,000                | \$10,000 single limit                          | \$15,000 single limit  | \$25,000 single limit  | \$10,000 single limit                               |
| Off premises   | \$5,000            | \$5,000            | \$5,000                                       | \$5,000                 |  |  |  |   |
| <b>Limits of insurance</b>                                     |                    |                    |   |                         |  |  |  |   |
| Outdoor signs - detached                                       | \$10,000           | \$5,000            | \$5,000                                       | \$5,000                 | \$5,000  | \$5,000  | \$10,000   | \$5,000   |
| Outdoor signs - attached to bldg                               | \$25,000           | \$10,000           | \$10,000                                      | \$10,000                | \$10,000                                       | \$10,000   | \$25,000   | \$10,000  |

| <b>LIABILITY COVERAGES</b>   |                |                |                |                |  |
|--|----------------|----------------|----------------|----------------|--|
| Care, custody and control property damage (\$500 deductible applies) |                |                |                |                |  |
| occurrence   | --             | \$25,000       | \$25,000       | \$25,000       |  |
| Aggregate  |                | \$50,000       | \$50,000       | \$50,000       |  |
| Delivery errors and omissions, \$250 ded                             | \$10,000       | --             | --             | --             |  |
| Electronic data liability  | \$50,000       | \$50,000       | \$50,000       | \$50,000       |  |
| Product recall expense   |                |                |                |                |  |
| per Product Recall   | --             | --             | \$25,000       | --             |  |
| Aggregate  |                |                | \$50,000       |                |  |
| Deductible   |                |                | \$1,000        |                |  |
| Voluntary property damage  |                | \$5,000 occ    | --             | \$5,000 occ    |  |
|  | --             | \$10,000 aggr  | --             | \$10,000 aggr  |  |
| Water damage legal liability   | \$25,000       | \$25,000       | \$25,000       | \$25,000       |  |
| <b>Coverage extension – supplementary payments</b>                   |                |                |                |                |  |
| Loss of earning to help with claim investigation                     | \$500/day      | \$500/day      | \$500/day      | \$500/day      |  |
|  | \$5,000/policy | \$5,000/policy | \$5,000/policy | \$5,000/policy |  |



# BOP-Pro Coverage Enhancements Comparison

ST 20 64 01 23

|  | BOP-Pro Restaurant                            | BOP-Pro Contractor                            | BOP-Pro Plus                                  | BOP-Pro Contractor Plus                       | *WITHDRAWN*<br>Businessowners<br>Property Plus | *WITHDRAWN*<br>BOP Ultra Property Plus | *WITHDRAWN*<br>BOP Expanded Ultra<br>Property Plus | *WITHDRAWN*<br>SCP+ Contractors<br>Plus Endorsement |
|--|---|---|---|---|--|--|--|---|
|  | BP 72 15 03 21                                | BP 72 16 03 21                                | BP 72 17 03 21                                | BP 72 19 03 21                                | BP 70 01 11 17                                 | BP 71 55 11 17                         | BP 71 56 07 19                                     | SCP 02 05 13  |
| Modified exclusions  |   |   |   |   |  |  |  |   |
| Coverage—expanded perils for damage to premises rented   | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Coverage—property damage to borrowed equipment while not in use  | --  | \$25,000                                      | --  | \$25,000                                      |  |  |  |   |
| Coverage—property damage to elevators  | --  | Included                                      | --  | Included                                      |  |  |  |   |
| Redefined—expected or intended injury/damage   | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Who Is An Insured  |   |   |   |   |  |  |  |   |
| Employee injury to another employee  | --  | Included                                      | --  | Included                                      |  |  |  |   |
| Broadened named insured to include entities which insured owns 50% or more voting stock  | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Newly acquired organizations   | Included (with 180-day reporting requirement) | Included (with 180-day reporting requirement) | Included (with 180-day reporting requirement) | Included (with 180-day reporting requirement) |  |  |  |   |
| Additional Insured included for:   |   |   |   |   |  |  |  |   |
| Vendors  | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Lessor of leased equipment   | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Managers or lessors of premises  | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Grantor of franchise   | Included                                      | --  | Included                                      | --  |  |  |  |   |
| Engineers, architects or surveyors not engaged by the named insured  | --  | Included                                      | --  | Included                                      |  |  |  |   |
| State or governmental agency or subdivision or political subdivision - permits or authorizations   | --  | Included                                      | --  | Included                                      |  |  |  |   |
| Owners, Lessees or Contractors—automatic status when required in construction or service agreement with you                              | --  | Included                                      | --  | --  |  |  |  |   |
| Controlled Insurance Program (wrap-up) off-premises operations only—Owners, Lessees or Contractors                                       | --  | --  | --  | Included                                      |  |  |  |   |
| Owners, Lessees or Contractors — automatic status when required in construction or service agreement with you including upstream parties | --  | --  | --  | Included                                      |  |  |  |   |
| Products-Completed Operations coverage including upstream parties  | --  | --  | --  | Included                                      |  |  |  |   |
| Liability and Medical Expenses Limits of Insurance   |   |   |   |   |  |  |  |   |
| Aggregate limit per location   | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Aggregate limit per project  | --  | Included                                      | --  | Included                                      |  |  |  |   |
| Knowledge of occurrence redefined  | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Liability and Medical Expense Definitions  |   |   |   |   |  |  |  |   |
| Bodily injury redefined to include mental injury and anguish   | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |
| Mobile equipment to include snow removal, road maintenance and street cleaning equipment less than 1,000 lbs. GVW                        | --  | Included                                      | --  | Included                                      |  |  |  |   |
| Common Policy Conditions   |   |   |   |   |  |  |  |   |
| Blanket waiver of subrogation  | --  | Included                                      | --  | Included                                      |  |  |  |   |
| Unintentional failure to disclose hazards  | Included                                      | Included                                      | Included                                      | Included                                      |  |  |  |   |