

# COMMERCIAL PROPERTY COVERAGE COMPARISON

A Comparison of Coverages Available Utilizing Our "Package" Endorsements



COVERAGES INCLUDED FOR RISKS WITH THE BUILDING AND PERSONAL PROPERTY COVERAGE FORM AND SPECIAL CAUSES OF LOSS FORM AT PEKIN INSURANCE

COVERAGES INCLUDED FOR RISKS WITH THE NEW COMMERCIAL PROPERTY COVERAGE EXTENSION ENDORSEMENT (CP7596 OR CP7594) AT PEKIN INSURANCE

	COVERAGES INCLUDED FOR RISKS WITH THE BUILDING AND PERSONAL PROPERTY COVERAGE FORM AND SPECIAL CAUSES OF LOSS FORM AT PEKIN INSURANCE	COVERAGES INCLUDED FOR RISKS WITH THE NEW COMMERCIAL PROPERTY COVERAGE EXTENSION ENDORSEMENT (CP7596 OR CP7594) AT PEKIN INSURANCE
Accounts Receivable	No Coverage	\$100,000 Inside/\$5,000 Outside
B.P.P In Open	100 Feet	1,000 Feet
Business Income (Actual Loss Sustained)	No Coverage	\$50,000
Business Personal Property Temporarily Off Premises While Not In Transit (Includes Business Personal Property At Fairs & Exhibitions And Business Personal Property In The Care, Custody & Control Of A Salesperson)	\$5,000; No Coverage While In Care, Custody, Or Control Of A Salesperson No Coverage While At Fairs Or Exhibitions	\$25,000 - Coverage Is Applicable While At Fairs Or Exhibitions And Whether Or Not In The Care, Custody & Control Of A Salesperson
Business Personal Property While In Transit Off Premises	\$1,000	\$25,000
Business Personal Property Of Others	\$2,500	\$25,000*
Change In Temperature Or Humidity	No Coverage	\$25,000
Civil Authority	No Coverage	Included For Up To 4 Weeks, Subject To Business Income And/Or Extra Expense Limit
Collapse	Included	Included
Computer Or EDP Equipment Hardware	No Coverage	\$15,000
Debris Removal - Additional Coverage	\$5,000	\$25,000
Electronic Data Restoration	No Coverage	\$10,000
Employee Dishonesty	No Coverage	\$5,000
Extended Business Income (Actual Loss Sustained)	No Coverage	Included For Up To 30 Days, Subject To Business Income Limit
Exterior Building Glass	\$100 Per Pane/\$500 Per Loss	Included
Extra Expense (Actual Loss Sustained)	No Coverage	\$50,000
Fine Arts	No Coverage	\$25,000 (MRK Value)
Fire Department Service Charge	\$1,000	\$25,000
Fire Protection Equipment Recharge (Other Than Portable Fire Extinguishers)	No Coverage	\$25,000
Fire Protection Equipment Recharge (Portable Fire Extinguishers)	No Coverage	\$25,000
Forgery Or Alteration	No Coverage	\$5,000
Inflation Guard (Building)	No Coverage	4% Or % Selected, Whichever Is Greater
Interior Building Glass	\$100 Per Pane/\$500 Per Loss	Included
Inventory Or Appraisal Expense	No Coverage	\$5,000
Lock Replacement	No Coverage	\$1,000
Money & Securities	No Coverage	\$10,000 Inside/\$10,000 Outside
Money Orders & Counterfeit Money	No Coverage	\$2,000

Newly Acquired Or Constructed Property - Buildings	\$250,000 (30 days)	\$1,000,000 (90 Days)
Newly Acquired Or Constructed Property - Business Personal Property	\$100,000 (30 Days)	\$500,000 (90 Days)
Non-Owned Detached Trailers	No Coverage	\$5,000
Ordinance Or Law - Coverage For Demolition Cost Of Undamaged Portion Of Building	No Coverage	\$25,000
Ordinance Or Law - Coverage For Loss In Value Of Undamaged Portion Of Building	No Coverage	Included In Building Limit
Ordinance Or Law - Coverage For Increased Cost Of Construction For Damaged & Undamaged Portion Of Building	No Coverage	\$25,000
Outdoor Fences	\$1,000 (5 Named perils)	\$10,000 (Special Perils)
Outdoor Property	\$1,000	\$10,000
Outdoor Signs - Attached To A Building	\$1,000	Included (Special Perils)
Outdoor Signs - Detached From A Building	\$1,000 (5 Named Perils)	\$10,000 (Special Perils)
Outdoor Radio and Television Antennas (Including Satellite Dishes)	\$1,000; No Coverage for Satellite Dishes	\$10,000
Outdoor Trees, Shrubs, Or Plants	\$1,000 Per Occurrence/ \$250 Per Tree, Shrub, Or Plant	\$10,000 Per Occurrence/ \$500 Per Tree, Shrub, Or Plant
Peak Season Increase (B.P.P.)	No Coverage	B.P.P. Limit Automatically Increased By Lesser Of 30% Of B.P.P. Limit Or \$25,000
Personal Effects Of Owners, Partners, Officers, Or Employees	\$2,500	\$25,000*
Pollutant Clean - Up And Removal	\$10,000	\$25,000
Preservation Of Property	10 Days	60 Days
Rewards	No Coverage	\$10,000
Spoilage (Power Outage)	No Coverage	\$10,000
Temporary Plates/Boarding Up Of Openings Due To Damaged Glass	No Coverage	Included
Tenant's Liability For Building Glass	No Coverage	Included
Utility Services - Business Income	No Coverage	\$5,000
Utility Services - Direct Damage	No Coverage	\$10,000
Valuable Papers & Records	\$1,000	\$100,000 Inside/5,000 Outside
Water Back - Up Of Sewers Or Drains	No Coverage	\$10,000 Per Occurrence/\$50,000 Aggregate



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\* \$2,500 limit for Employee Tools

This summary is intended to highlight the features of the Commercial Property Coverage Extension Endorsement. If there is any conflict between the endorsement and this summary, the provisions of the endorsement will prevail. Please refer to the endorsement for a detailed description of coverages, limitations, and exclusions. 4097 (01-11)