



LIGHT MANUFACTURING *Program*

COVERAGES

Pekin Insurance® has the coverages that can help to provide protection for your light manufacturing business. We're dedicated to going *Beyond the expected*® and providing you with the coverages to meet your needs. Safeguard it all. Partner with Pekin Insurance.

- **Manufacturer's Selling Price.** Covers stock at its selling price less any discounts or expenses that the manufacturer would have incurred in selling it.
- **Manufacturer's Consequential Loss Assumption.** Limit: \$50,000. Covers the reduction in value of undamaged stock in the process of manufacture that is caused by damage to other stock.
- **Business Income at Actual Loss Sustained for 1 Year.**
- **Foundations of Machinery and Equipment** (including boilers) which are below the lowest basement floor or the surface of the ground, if no basement. Limit: 10% of Building Limit, but not more than \$250,000.
- **Underground Pipes, Flues, and Drains.** Limit: \$10,000 per policy period.
- **Precious Metals Increased Theft Limit:** Limit is increased from \$2,500 to \$25,000.
- **Theft of Patterns, Dies, Molds, and Forms.**

SPECIALIZING IN THE FOLLOWING TYPES OF BUSINESS

- Die Cast Manufacturing
- Sign Manufacturing
- Machine Shop
- Household Goods Manufacturing
- Metal Goods Manufacturing
- Wood Products Manufacturing
- Wood Turned Products Manufacturing

LIGHT MANUFACTURING

Program

Accounts Receivable	\$100,000 Inside/\$5,000 Outside*
Business Personal Property in Open	1,000 Feet
Business Income (Actual Loss Sustained)	\$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)	\$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	\$25,000
Business Personal Property of Others	\$25,000**
Change in Temperature or Humidity	\$25,000
Civil Authority	Included for up to 4 Weeks, Subject to Business Income and/or Extra Expense Limit
Collapse	Included
Computer or EDP Equipment Hardware	\$15,000*
Debris Removal - Additional Coverage	\$25,000
Electronic Data Restoration	\$10,000*
Employee Dishonesty	\$5,000
Extended Business Income	Included for up to 30 Days, Subject to Business Income Limit
Exterior Building Glass	Included
Extra Expense	\$50,000
Fine Arts	\$25,000 (MRK Value)
Fire Department Service Charge (Not Applicable in Arizona)	\$25,000
Fire Protection Equipment Recharge (Other than Portable Fire Extinguishers)	\$25,000

Fire Protection Equipment Recharge (Portable Fire Extinguishers)	\$25,000
Forgery or Alteration	\$5,000
Inflation Guard (Building)	4% or % Selected, Whichever Is Greater
Interior Building Glass	Included
Inventory or Appraisal Expense	\$5,000
Lock Replacement	\$1,000
Money & Securities	\$10,000 Inside/\$10,000 Outside
Money Orders & Counterfeit Money	\$2,000
Newly Acquired or Constructed Property - Buildings	\$1,000,000 (90 Days)
Newly Acquired or Constructed Property - Business Personal Property	\$500,000 (90 Days)
Non-owned Detached Trailers	\$5,000
Ordinance or Law - Coverage for Demolition Cost of Undamaged Portion of Building	\$25,000
Ordinance or Law - Coverage for Loss in Value of Undamaged Portion of Building	Included in Building Limit
Ordinance or Law - Coverage for Increased Cost of Construction for Damaged & Undamaged Portion of Building	\$25,000
Outdoor Fences	\$10,000
Outdoor Property	\$10,000
Outdoor Signs - Attached to a Building	Included
Outdoor Signs - Detached From a Building	\$10,000

Outdoor Radio and Television Antennas (Including Satellite Dishes)	\$10,000
Outdoor Trees, Shrubs, or Plants	\$10,000 Per Occurrence/ \$500 Per Tree, Shrub, or Plant
Peak Season Increase (Business Personal Property [B.P.P.])	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	\$25,000**
Pollutant Clean-up and Removal	\$25,000
Preservation of Property	60 Days
Rewards	\$10,000
Spoilage (Power Outage)	\$10,000
Temporary Plates/Boarding up of Opening Due to Damaged Glass	Included
Tenant's Liability for Building Glass	Included
Utility Services - Business Income	\$5,000
Utility Services - Direct Damage	\$10,000
Valuable Papers & Records	\$100,000 Inside/\$5,000 Outside*
Water Backup of Sewers or Drains	\$10,000 Per Occurrence/ \$50,000 Aggregate

This summary is intended to highlight the features of the Light Manufacturing Program. It does not provide any coverage. If there is any conflict between the endorsement and this summary, the provisions of the endorsement will prevail.

* 60 day limitation applies for coverage afforded for property while away from your described premises

** \$2,500 limit for employee tools

