

# MASTER PAC / PAC PLUS QUICK REFERENCE GUIDE

## PROPERTY COVERAGES

### Features:

- ☐ "Special" Form
- ☐ Replacement Cost (ACV Optional)
- ☐ No Coinsurance
- ☐ Deductible
  - \$500 standard for Master Pac
  - \$1,000 standard for Pac Plus
  - Options for \$1,000; \$2,500; \$5,000; \$10,000 or \$25,000

### Building Coverage Includes:

- ☐ Completed additions
- ☐ Fences and fixtures
- ☐ Permanently attached machinery and equipment
- ☐ Retaining walls
- ☐ Owned property used to maintain or service property

### Business Personal Property Includes:

- ☐ Property within 1,000 feet of the premises
- ☐ Property of others in the insured's care, custody, or control. *See also Bailee's Customers Goods Option*
- ☐ Improvements and betterments
- ☐ Money and securities (*Theft peril can be excluded. For Pac Plus, theft peril limited to \$25,000, but limit can be increased*)
- ☐ Theft of furs up to \$2,500
- ☐ Theft of jewelry, watches, precious metals up to \$5,000
  - Limitation does not apply to jewelry or watches worth \$500 or less per item. Increased limits for precious metals apply for Manufacturers
- ☐ Increased limits for patterns, dies, molds and forms apply for Manufacturers

### Business Income and Extra Expense:

- ☐ Apartment, Building, Business, Contractors, Garage, Office, Religious, Restaurant and Store Pacs – Actual loss sustained for 12 consecutive months (*optional for Garage Pac and Religious Pac*)
- ☐ Optional for all Pac Plus
  - Coverage is subject to a maximum payout as a percentage of annual revenues, based on Pac Plus segment:
    - 50% for Business, Manufacturers, Office, Restaurant, Store and Wholesale
    - 80% for Apartment, Building and Condominium
- ☐ Up to 60 days extended period of indemnity
- ☐ Deductible does not apply
- ☐ *See also Coverage Extensions*

### Additional Coverages:

(Coverage in addition to the Limits of Insurance)

- ☐ **Arson and Theft Reward** – Up to \$5,000, deductible does not apply
- ☐ **Claim Data Expense** – Up to \$5,000 for expenses incurred for required activities including taking inventory, appraisals, etc.

- ☐ **Debris Removal** – Up to 25% of the sum of direct loss paid plus deductible, up to an additional \$25,000 may apply
- ☐ **Employee Dishonesty** – Up to \$25,000 *Limit can be increased. Can be excluded. Option for non-compensated officers*
- ☐ **Expediting Expenses** – Up to \$25,000
- ☐ **Fine Arts** – Up to \$25,000 *Limit can be increased. Limited exclusions. Breakage limitation does not apply. Coverage applies anywhere in policy territory. Stated value applies if schedule is on file*
- ☐ **Fire Department Service Charge** – Up to \$25,000, deductible does not apply
- ☐ **Fire Protective Equipment Discharge** – Up to \$10,000 for accidental or intentional discharge
- ☐ **Forgery or Alteration** – Up to \$25,000 *Limit can be increased. Includes legal defense. Can be excluded*
- ☐ **Newly Acquired or Constructed Property**
  - Building – Up to \$500,000
  - Business Personal Property – Up to \$250,000
  - Up to 180 days
- ☐ **Ordinance or Law** – Up to a combined limit of \$25,000 for:
  - Loss in value of undamaged portion of building
  - Demolition cost
  - Increased cost of construction *Limit can be increased. See also Ordinance or Law – Increased Period of Restoration*
- ☐ **Outdoor Trees, Shrubs, Plants and Lawns** – Up to \$3,000 for all covered causes of loss, includes debris removal
- ☐ **Pollutant Clean Up and Removal** – Up to \$25,000 annual aggregate
- ☐ **Preservation of Property** – Up to 90 days
- ☐ **Temporary Relocation of Property** – Up to \$50,000 for property removed from premises for up to 90 days
- ☐ **Water Damage, Other Liquids, Powder or Molten Material Damage** – Pays cost to tear out and replace property or repair damage

### Coverage Extensions:

(Dependent on certain coverages. Coverage provided within the Limits of Insurance)

- ☐ **Accounts Receivable** – Up to \$25,000 on and off premises. *On premises limit can be increased. Deductible does not apply*
- ☐ **Appurtenant Buildings and Structures** – Up to \$50,000
- ☐ **Building Glass** – For building owner or tenant *Property deductible applies with option for glass-specific deductible. Few exclusions apply*
- ☐ **Business Income and Extra Expense from Dependent Property** – Up to \$10,000 – *Limit can be increased. 24-hour waiting period applies*
- ☐ **Business Income and Extra Expense** – Newly Acquired Premises – Up to \$250,000 for up to 90 days
- ☐ **Business Personal Property Off Premises** – Coverage applies:
  - In transit

- Temporarily at a premises you do not own, lease, or operate
- At any fair, trade show, or exhibition. (*Exceptions apply to Manufacturers and Wholesalers*)
- ☐ **Civil Authority** – Extends Business Income and Extra Expense coverage beginning after a 24-hour waiting period (n/a to EE), for up to three consecutive weeks
- ☐ **Electronic Data Processing** – Included up to Business Personal Property limit, subject to a maximum of \$50,000 – *Limit can be increased*
  - Worldwide coverage
  - Limited exclusions (artificial electricity, breakdown, and off-premises power failure are covered)
    - Up to \$25,000 for Transit/off premises
    - Up to \$25,000 for newly acquired EDP
    - Up to \$25,000 backup data off premises
    - Up to \$25,000 for electronic vandalism *See also Interruption of Computer Operations.*
- ☐ **Equipment Breakdown** – Included
  - Up to \$25,000 for pollutant contamination
  - Up to \$25,000 for expediting expenses
  - \$100,000 limit applies to breakdown of diagnostic equipment, power generating equipment, or production equipment – *Limit can be increased*
  - Breakdown to utility services is covered
  - Coverage can be excluded
  - *See also the Spoilage option*
- ☐ **Interruption of Computer Operations**
  - Up to \$25,000 aggregate limit due to physical loss to EDP data/media *Limit can be increased*
- ☐ **Money Orders and Counterfeit Paper Currency** – Included
- ☐ **Non-Owned Detached Trailers** – Up to \$5,000
- ☐ **Ordinance or Law** – Increased Period of Restoration – Up to \$25,000
- ☐ **Outdoor Property** – Up to \$10,000 applies to:
  - Bridges, walks, roadways, patios
  - Radio and television antennas
  - Satellite dishes
  - *Limits can be increased*
- ☐ **Personal Effects** – Up to \$25,000. No care, custody or control condition
- ☐ **Signs** – Coverage included. On premises coverage only – *Off premises signs can be covered under the Signs option*
- ☐ **Spoilage** – Consequential Loss – Covers damage due to change in temperature or humidity due to a covered cause of loss – *See also the Spoilage option*
- ☐ **Theft Damage to Rented Property** – Applies to tenants who are obligated to make repairs
- ☐ **Valuable Papers and Records** – Up to \$25,000 on and off premises – *On premises limit can be increased*

## Available Property & Inland Marine Options:

### Power Pac Endorsement –

- Accounts receivable increased by \$100,000
- Brands and labels up to \$25,000
- Business Income and Extra Expense from dependent properties increased to \$25,000
- Business Income and Extra Expense – Newly Acquired increased to \$500,000
- Claim data expense increased to \$10,000
- Computer fraud up to \$5,000
- Electronic data processing equipment, data and media off premises increased to \$50,000
- Electronic vandalism increased to \$50,000
- Extended business income increased to 90 days
- Limited building coverage – Tenant obligation up to \$5,000
- Lost key consequential up to \$500
- Newly acquired business personal property increased to \$500,000
- Ordinance or law includes tenants improvements and betterments
- Ordinance or law – Increased period of restoration increased to \$50,000
- Outdoor trees, plants and shrubs increased to \$5,000
- Unauthorized business card use up to \$5,000
- Utility services – Direct damage up to \$2,500
- Utility services – Time element up to \$2,500

### Building Owners Endorsement –

- Debris removal increased to \$50,000
- Lessor's leasehold interest up to \$25,000
- Ordinance or law increased to \$100,000 per premises/\$250,000 per occurrence
- Ordinance or law – Increased period of restoration increased by \$50,000
- Tenant moveback expenses up to \$25,000
- Utility services direct damage up to \$10,000

### Other Available Property and Inland Marine Options Include:

- Bailees Customers Goods – Provides coverage at described premises, at agents or subcontractors premises or in transit – *A limited number of exclusions apply*

#### Coverage includes:

- Business Income and Extra Expense
- Confusion of property
- Missing property exceeding \$1,000
- Work-in-process exceeding \$1,000
- Up to \$30,000 for goods in transit
- Up to \$5,000 for furs, not to exceed \$2,500 per item

- ERISA Welfare and Pension** – Broadens insured to include employee benefit plans sponsored by the Insured – The limit is separate from employee dishonesty
- Inflation Guard Automatic Increase** – Automatically increases the limit of insurance for building and/or business personal property by a predetermined percentage, pro-rated for each day of the policy period
- Interruption of Computer Operations** – Increased limits available for business income and extra expense coverage caused by direct physical loss to EDP
- Sewer and Drain Backup** – Covers damage from water that backs up or overflows from a sewer
- Signs** – Up to \$25,000 for neon, fluorescent, automatic or mechanical signs and lamps. All signs must be scheduled. 5% deductible, but not more than \$50 per sign
- Spoilage** – Coverage is provided for spoilage of perishable stock caused by breakdown, contamination, or power outage. Claim mitigation expenses and expenses to cleanup and dispose of property are included. A separate deductible applies
- Utility Services – Direct Damage** – Covers loss to Covered Property caused by interruption of water, communication, or power supply services
- Utility Services – Time Element** – Covers time element loss caused by interruption of water, communication, or power supply services – A 24-hour waiting period applies

## LIABILITY

### Automatic Coverage:

- Advertising injury
- Blanket Contractual – Oral or written contracts
- Broad form property damage liability
- Defense costs
- Damage to premises rented to you – up to \$300,000. Limit can be increased.
- Host liquor liability
- Limits: \$1M occurrence/\$2M aggregate
- Limited worldwide coverage
- Medical payments up to \$5,000
- Personal injury
- Products and completed operations
- Web XTEND<sup>SM</sup> (coverage for Web Site Injury Liability) for most businesses

## Available Liability Options:

### XTEND Liability Endorsement –

- Aircraft chartered with crew
- Blanket additional insured – Managers or lessors of premises
- Blanket additional insured – Lessor of leased equipment
- Blanket waiver of subrogation
- Bodily injury – Amended definition
- Broadened Named Insured
- Damage to premises rented to you extension
- Incidental medical malpractice
- Increased supplementary payments – Cost of bail bonds up to \$2,500; Loss of earnings up to \$500 per day
- Injury to co-employees and co-volunteers
- Knowledge and notice of occurrence
- Non-owned watercraft – Increased to 50 feet
- Personal injury – Assumed by contract
- Reasonable force – Bodily injury or property damage
- Unintentional omission
- Additional coverages apply to Manufacturers and Wholesalers

### Other Available Liability Options Include:

- Additional Insureds – Various
- Employee Benefits Liability
- Garagekeepers Legal Liability
- Hired and Non-owned Auto Liability
- Stop Gap – Monopolistic WC states

## UMBRELLA

### Automatic Coverage:

- Broadened Insured
- Worldwide coverage territory
- Contractual liability not limited to “insured contract” definition
- Expanded bodily injury
- No limiting definition for mobile equipment or loading and unloading
- Automatic coverage for newly acquired and formed organizations for 90 days
- First dollar defense for suits not covered by underlying insurance

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