

**SUPPLEMENTAL PROPERTY COVERAGE PART**

We provide the following extensions of your coverages, subject to all of the policy terms.

**COVERAGES**

Unless otherwise stated, each supplemental coverage:

- applies for loss caused by a peril covered,
- applies only at the described premises;
- is an additional amount of insurance;
- is not to exceed the dollar limit for each coverage; and
- is not subject to and not considered in applying coinsurance.

The following provision applies when there is any other insurance covering your buildings or personal property:

We will only pay part of the supplemental coverages. Our part will be determined by dividing the applicable limit of insurance in this policy (Buildings or Personal Property) by the applicable total limit of insurance for all insurance (buildings or personal property). This applies to the dollar limits for each coverage and whether or not the other insurance has similar supplemental coverages or extensions or is collectible.

**Example:**

Sign Loss (after deductible)	\$ 1,200
Sign Limit	\$ 1,000
Other Insurance Limit	\$50,000
This Insurance Limit	\$50,000

Our part of the loss is 50% (\$50,000 limit of this insurance ÷ \$100,000 limit of all insurance).

Our loss payment is \$500 (\$1,000 sign limit × 50% our part of the loss).

**NOTE:** Increased coverage may be available at an additional cost.

**Antennas** - You may apply either your Building or Personal Property Coverage for an amount up to \$500 to cover your outdoor radio, television, satellite, dish type or other antennas including masts, towers or lead-in wiring. We only cover loss at the described premises caused by a peril covered.

**Awnings-Canopies** - You may apply either your Building or Personal Property Coverage for an amount up to \$500 to cover your outdoor awnings and canopies of fabric or slat construction. We only cover loss at the described premises and caused by a peril covered.

**Buildings-Newly Acquired** - You may apply your Building Coverage for an amount up to 25% of the limit of insurance, to cover your buildings or structures being built or that you acquire. This coverage is for up to thirty days after construction is started or you acquire the building, but not beyond the expiration of the policy. We only cover loss at such locations within the policy territorial limits and caused by a peril covered. Additional premium will be charged from the date construction is started or the date you acquire the building.

**Buildings-Off Premises** - You may apply your Building Coverage for an amount up to \$5,000 to property covered while temporarily at locations that you do not own, control, rent or lease. We only

cover loss at such locations within the policy territorial limits and caused by a peril covered. This coverage does not include property while in transit.

**Condominium Units** - You may apply your Personal Property Coverage for an amount up to 10% of the limit of insurance, but not exceeding \$20,000, to cover your condominium unit. This means your fixtures, improvements and alterations that are within your unit. We only cover loss at the described premises and caused by a peril covered. This is not an additional amount of insurance.

**Debris Removal Expense** - You may apply your Building and Personal Property Coverage for an amount up to \$5,000 to cover expenses for removing debris of the covered property. We only cover loss at the described premises, caused by a peril covered and when the loss to property and debris removal exceeds the limit of insurance.

**Extra Expenses** - You may apply your Personal Property Coverage for an amount up to \$1,000 to cover the necessary extra expenses that you incur in order to continue as nearly as practical your normal business following loss or damage by a peril covered. This applies when the damage is to real or personal property at the described premises or in the open within 100 feet thereof.

We cover your extra expenses for the time it should reasonably take to resume your normal business, but not longer than the time it should reasonably take to rebuild, repair or replace the property that has incurred the loss or damage.

We do not cover the normal cost of repair, replacement or restoration of property. We will cover expenses in excess of normal that you necessarily incur to reduce loss, but only to the extent that they reduce the loss under this coverage.

We do not cover the cost of research or other extra expense necessary to replace records including electronic data processing or electronically controlled equipment programs, data or media. We will cover expenses in excess of normal that you necessarily incur to reduce loss, but only to the extent that they reduce the loss under this coverage.

**Personal Effects** - You may apply your Personal Property Coverage for an amount up to \$500 to cover household and personal effects owned by you or your employees, officers or partners. We only cover loss at the described premises and caused by a peril covered. This coverage is limited to \$100 on property owned by any one person.

**Personal Property-Acquired Locations** - You may apply your Personal Property Coverage for an amount up to 10% of the limit of insurance, but not exceeding \$20,000, to property covered at locations that you acquire, other than at fairs or exhibitions. This coverage is for up to thirty days after you acquire this location, but not beyond the expiration of the policy.

We only cover loss at such locations within the policy territorial limits and caused by a peril covered. Additional premium will be charged from the date you acquire the locations.

**Personal Property-Off Premises** - You may apply your Personal Property Coverage for an amount up to \$5,000 to property covered while temporarily at locations that you do not own, control, rent or lease. We only cover loss at such locations within the policy territorial limits and caused by a peril covered. This coverage does not include property while in transit.

**Personal Property of Others** - You may apply your Personal Property Coverage for an amount up to \$2,500 to cover personal property of others in your care. We only cover loss at the described premises and caused by a peril covered. This coverage is only for the benefit of the owners of the personal property.

**Replacement Cost** - You may apply your Building Coverage for an amount up to \$1,000 to cover your building on a replacement cost basis, not subject to coinsurance. This applies only when the total loss does not exceed \$1,000. We cover only loss at the described premises and caused by a peril covered.

**Signs** - You may apply either your Building or Personal Property Coverage for an amount up to \$1,000 to cover outdoor signs. We only cover loss at the described premises and caused by a peril covered.

**Tenant's Improvements** - You may apply your Personal Property Coverage for an amount up to 10% of the limit of insurance, but not exceeding \$20,000 to cover your use interest in im-

provements. This means fixtures, alterations, installations or additions to a building you do not own. The improvements must have been made or acquired at your expense, other than rent, and not be legally subject to removal by you. We only cover loss at the described premises and caused by a peril covered. This is not an additional amount of insurance.

**Trees, Shrubs and Plants** - You may apply your Building Coverage for an amount up to \$1,000 to cover outdoor trees, shrubs and plants. We only cover loss at the described premises and caused by aircraft, civil commotion, explosion, fire, lightning or riot. This coverage is limited to \$250 on any one tree, shrub or plant including debris removal expense.

**Transportation Coverage** - You may apply your Personal Property Coverage for an amount up to \$1,000 to covered property while being transported in vehicles you own, lease or operate. We only cover direct loss caused by: civil commotion; collision with another vehicle or object, other than the road bed; explosion; fire; hail; lightning; overturn or upset of the vehicle; riot; vandalism or windstorm. This coverage also includes loss of an entire package, case or bale from within a locked part of your vehicle caused by theft with forced entry. There must be visible marks of the forced entry.

**Valuable Papers and Records** - You may apply your Personal Property Coverage for an amount up to \$1,000 to cover the cost of research or other expenses necessary to reproduce, replace or restore your valuable papers and records. We only cover loss at the described premises and caused by a peril covered.