

# Pac Plus<sup>SM</sup> Highlights

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## **Automatic Property Coverages**

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Appurtenant Buildings or Structures – 10% of Bldg and Business Personal Property (BPP) limit up to \$50,000 per occurrence

Arson and Theft Reward – 25% of claim up to \$5,000

Brands and Labels – up to \$25,000

Business Personal Property at Exhibitions – up to \$25,000

Business Personal Property (BPP) Off Premises – up to BPP limit (excluding exhibitions)

Claim Data Expenses – up to \$1,000

Debris Removal – 25% of Covered Property plus \$25,000

Expediting Expenses – \$10,000

Fences, retaining walls (not part of a building), bridges, walks, roadways, patios – \$5,000 named perils

Fire Department Service Charge – up to \$1,000

Foundations – Included

Glass – Exterior Building Glass when building insured

Money Orders and Counterfeit Paper Currency – up to BPP Limit

Newly Acquired or Constructed Property – Building \$250,000; BPP \$250,000; BI \$250,000

Non-Owned Detached Trailers – \$5,000

Ordinance or Law – Increased Cost of Construction or Repair – \$5,000

Peak Season – 25% Seasonal Increase for BPP

Personal Property and Effects – up to \$5,000 at each premises

Preservation of Property – up to 30 days

Pollutant Cleanup and Removal – up to \$10,000

Radio and Television Antennas – \$5,000 (\$1,000 per antenna); expanded perils

Sales Representatives Samples – up to \$25,000

Signs – included up to Building or BPP limit if within 1,000 feet of the premise

Spoilage – Consequential Loss – included up to BPP limit and insures losses caused by change in temperature or humidity resulting from a Covered Cause of Loss damaging certain on premises equipment

Temporary Relocation of Property – \$50,000

Trees, shrubs or plants – \$5,000 named perils (no per item restriction)

Valuable Papers and Records – Cost of Research – up to \$1,000

## **Automatic General Liability Coverages**

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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

Host Liquor Liability

Limited World Wide Liability

Personal Injury

Products and Completed Operations

## **Manufacturers Pac**

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Employee Dishonesty – up to \$10,000

Forgery or Alteration – up to \$10,000

Manufacturers Consequential Loss – up to \$25,000

Patterns, Dies and Molds theft limitation increased to \$50,000

Theft of money and securities – up to \$10,000

Theft of gold, silver, platinum and other precious alloys used in manufacturing or processing products – covered up to \$25,000

## **Wholesalers Pac**

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Employee Dishonesty – up to \$25,000

Forgery or Alteration – up to \$25,000

Theft of money and securities – up to \$25,000

## **Power Pac Plus**

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Accounts Receivable – \$25,000 On/\$10,000 Off

Brands and Labels – additional up to \$25,000

Business Computer – \$25,000

Business Income from Dependent Properties – \$25,000 (if BI included)

Business Personal Property at Exhibitions – \$25,000 on premises /\$10,000 in transit

Claim Data Expense – \$5,000

Fine Arts – \$10,000

# Pac Plus<sup>SM</sup> Highlights

Fire Department Service Charge – \$10,000  
Fire Protective Equipment Discharge – \$5,000  
Lost Key – Consequential Loss – \$500  
Newly Acquired or Constructed Property – Bldg, BPP, BI – \$500,000  
Ordinance or Law – Increased Cost of Construction – \$25,000  
Ordinance or Law – Increased “Period of Restoration” – \$25,000 (if BI is included)  
Outdoor Property – \$10,000  
Patterns, Dies and Molds theft limitation increased to \$50,000  
Pollutant Cleanup and Removal – \$25,000  
Sales Representatives Samples – additional up to \$25,000  
Utility Services – Direct Damage – \$2,500  
Utility Services – Time Element – \$2,500  
Valuable Papers – Cost of Research – \$25,000 On/\$5,000 Off

## **Xtend Liability for Wholesalers and Manufacturers**

Aircraft Chartered with Crew  
Blanket Additional Insured – Lessor of Leased Equipment  
Blanket Additional Insured – Managers or Lessors of Premises  
Blanket Broad Form Vendors  
Blanket Waiver of Subrogation  
Broadened Named Insured  
Extension of Coverage – Bodily Injury  
Damage to Premises Rented to You Extension  
Incidental Medical Malpractice  
Increased Supplementary Payments  
Injury to Co-Employees and Co-Volunteer Workers

Knowledge and Notice of Occurrence or Offense  
Limited World Wide Liability Coverage – Indemnity Basis  
Medical Payments – Increased to \$10,000  
Non-Owned Watercraft – increased to 50 feet  
Personal Injury – Assumed by Contract  
Reasonable Force – Bodily Injury or Property Damage  
Unintentional Omission

## **Optional Coverages**

Business Income/Extra Expense for up to 12 months actual loss sustained with 90-day ordinary payroll limitation. Maximum Business Income payout is limited to 50% of annual sales. Full ordinary payroll option is available.

Property Floater

Selling Price Valuation on finished stock

Spoilage

Transportation – owners goods transported either by common carrier or in owners vehicles, including spoilage option