

PROPERTY COVERAGE

Blanket Description	Valuation	Coinsurance		Deductibles
Building, Personal Property, Stock	Replacement	100%	\$234,019,793	\$100,000
			(Excluding BLDG's 10,11,12)	[Buildings 10,11,12]
				\$25,000
				[All Other Buildings]
Business Income			\$2,000,000	72 Hours

1 PROPERTY COVERAGE – ADDITIONAL COVERAGES & COVERAGE EXTENSIONS

Coverage	Limit
Accounts Receivable	
At all describes premises	\$500,000
In transit or at all undescribed premises	\$50,000
Appurtenant Buildings and Structures	\$100,000
Claim Data Expense	\$25,000
Covered Leasehold Interest – Undamaged Improvements & Betterments: Lesser of Your Business Personal Property limit or:	\$100,000
Debris Removal (additional limit)	\$500,000
Deferred Payments	\$25,000
Duplicate Electronic Data Processing Data and Media	\$250,000
Electronic Data Processing Data and Media: At all described premises:	\$500,000
Employee Tools	
In any one occurrence	\$50,000
Any one item	\$2,500
Expediting Expenses	\$50,000
Extra Expenses	\$25,000
Fine Arts	
At all described premises	\$50,000
In transit	\$25,000
Fire Department Service Charge	Included*
Fire Protection Equipment Discharge	Included*
Green Building Alternatives – Increased Cost	
Percentage 1%	
Maximum amount – each building	\$100,000
Green Building Reengineering and Recertification Expense	\$25,000
Limited Coverage for Fungus, Wet Rot or Dry Rot – Annual Aggregate	\$25,000
Loss of Master Key	\$25,000
Newly Constructed or Acquired Property	
Buildings – each	\$2,000,000
Personal Property at each premises	\$1,000,000
Non-Owned Detached Trailers	\$25,000
Ordinance or Law Coverage	\$5,000,000
Coverage A – Undamaged Portion of The Building	Inlcuded-aggregate
Coverage B – Demolition Cost Coverage	Included-aggregate
Coverage C – Increased Cost of Construction	
Outdoor Property	\$50,000
Any one tree, shrub or plant	\$2,500
Outdoor Signs	
At all described premises	\$100,000
At all undescribed premises	\$5,000
Personal Effects	\$25,000
Personal Property At Premises Outside of the Coverage Territory	\$50,000

Personal Property at Undescribed Premises	
At any "exhibition" premises	\$50,000
At any installation premises or temporary storage premises	\$50,000
At any other not owned, leased or regularly operated premises	\$50,000
Personal Property in Transit	\$100,000
Personal Property in Transit Outside of the Coverage Territory	\$25,000
Pollutant Cleanup and Removal – Annual Aggregate	\$500,000
Preservation of Property	
Expenses to move and temporarily store property	\$250,000
Direct loss or damage to moved property	Included*
Reward Coverage: 25% of covered loss up to a maximum of:	\$25,000
Sales Representative Property	\$50,000
Stored Water	\$100,000
Theft Damage to Rented Property	Included*
Undamaged Parts of Stock in Process	\$50,000
Valuable Papers and Records – Cost of Research	
At all described premises	\$250,000
In transit or at all undescribed premises	\$50,000
Water or Other Substance Loss – Tear Out and Replacement Expense	Included*
*Included means included in applicable Covered Property Limits of Insurance	

2 INLAND MARINE

Equipment Limits	Amount
Total limit of insurance for all items of Equipment in any one Occurrence	\$490,455
Scheduled Equipment	\$190,455

Coverage	Limit
Deductible	\$500
Coinsurance	80%
Unscheduled Owned Equipment	
• Total Limit of Insurance for all unscheduled owned equipment:	\$50,000
• Limit of Insurance for any one unscheduled owned item of equipment:	\$5,000
Unscheduled Equipment owned by others	\$250,000

3 CRIME

Coverage Description	Limit of Coverage	Deductible
Employee Theft- Per Loss Coverage	\$1,000,000	\$1,000
Forgery or Alteration	\$1,000,000	\$1,000
Computer Fraud	\$1,000,000	\$1,000
Inside the Premises- Theft of Money and Securities	\$1,000,000	\$1,000
Outside the Premises Theft	\$1,000,000	\$1,000
Inside the Premises- Robbery or Safe Burglary of Other Property	\$1,000,000	\$1,000

4 GENERAL LIABILITY

Coverage	Applicable Limits
General Aggregate	\$3,000,000.00
Products & Completed Operations Aggregate	\$3,000,000.00
Personal & Advertising Injury	\$1,000,000.00
Each Occurrence	\$1,000,000.00
Damage to Rented Premises (Each Occurrence)	\$100,000.00
Sewage Back-Up Limit	\$500,000.00

Endorsements & Additional Coverages	
Xtend Endorsement For Public Entities	

EMPLOYEE BENEFITS LIABILITY

Coverage	Applicable Limits
Aggregate Limit	\$3,000,000.00
Each Employee Limit	\$1,000,000.00
Each Employee Deductible (Loss Only)	\$1,000.00
Retroactive Date	1/1/2002

PUBLIC ENTITY MANAGEMENT LIABILITY

Coverage	Applicable Limits
Aggregate Limit	\$3,000,000.00
Each Wrongful Act Limit	\$1,000,000.00
Each Wrongful Act Deductible (Damages Only)	\$5,000.00
Retroactive Date	1/1/2002
Miscellaneous Items	
Defense Expenses Payment for Injunctive Relief Suits	New York
Defense Expenses Payment Limit – Aggregate	\$25,000
Defense Expenses Payment Limit – Each Wrongful Act	\$25,000
Injunctive Relief Each Wrongful Act Participation Amount	10%

PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES LIABILITY

Coverage	Applicable Limits
Aggregate Limit	\$3,000,000.00
Each Wrongful Employment Practice Offense Limit	\$1,000,000.00
Each Wrongful Employment Practice Offense Deductible – Damages and Defense Expenses	\$5,000.00
Retroactive Date	1/1/2002
Miscellaneous Items	
Workplace Violence Expense Coverage Limit	\$250,000

5 BUSINESS AUTOMOBILE COVERAGE

Liability Coverage	Applicable Limits
Liability	\$1,000,000.00
Personal Injury Protection	\$50,000.00
Additional PIP	\$100,000.00
Medical Payments	\$10,000.00
Uninsured Motorist	\$1,000,000.00
Underinsured Motorist	\$1,000,000.00
Supplementary Uninsured/Underinsured Motorist	\$1,000,000.00
Physical Damage Coverage	
Comprehensive	Actual Cash Value less: \$500
- Scheduled Vehicles	
- Hired Vehicles	
Collision	Actual Cash Value less: \$500
- Scheduled Vehicles	
- Hired Vehicles	

6 EQUIPMENT BREAKDOWN INSURANCE

Basis of Coverage Plan	
Description	Limits
Building + Contents Value	\$232,178,248
Business Income value	\$2,000,000

Coverage	
Description	Limits
Total Limit per Breakdown	\$234,178,248
Property Damage (includes micro-circuitry electronics)	\$232,178,248

Deductible	
Description	Limits
Property Damage	\$25,000
Utility Interruption-Time Element	72 Hours
Business Income	72 Hours
Power Generating Equipment	14 days

Coverage Extensions	
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Description	Limits
Business Income Coverage Extension	\$2,000,000
Spoilage Damage Coverage Extension – including Utility Interruption-Spoilage	
• Utility Interruption-Spoilage Coverage applies only if the interruption lasts at least (waiting period):	\$100,000
	24 hours
Utility Interruption-Time Element Coverage Extension	\$100,000
• Utility Interruption-Time Element coverage applies only if the interruption lasts at least (waiting period):	
(Includes interruption of Cloud Services and Data Restoration)	24 hours
Civil Authority Coverage Extension	\$100,000
“Dependent Property” Coverage Extension	\$100,000
“Electronic Data” or “Media” Coverage Extension	
• “Electronic Data” or “Media” Stored At “Covered Premises”	\$250,000
• “Electronic Data” or “Media” Stored With “Electronic Data Storage Provider”	
Error And Omission Coverage Extension	\$100,000
Expediting Expense Coverage Extension	\$50,000
Extended Period of Restoration Coverage Extension	180 days
“Fungus”, Wet Rot and Dry Rot Coverage Extension	
• Property Damage	\$15,000
Green Enhancements Coverage Extension	
• Property Damage Percentage Factor	5%
• Property Damage Additional Costs Limit of Insurance	\$25,000
• Business Income Or Extra Expense Additional Number of Days	
	30 days
Ingres or Egress Coverage Extension	\$25,000
Newly Acquired Locations Coverage Extension	\$5,000,000
• Number of Days of Coverage	180 days
Off-Premises Transportable Equipment Coverage Extension	\$25,000
Ordinance or Law (Including Demolition And Increased Cost Of Construction) Coverage Extension	
• Undamaged Property	
• Demolition	\$1,000,000
• Increased Cost Of Construction	Included
	Included
Claim Data Expense	\$25,000

#7 UMBRELLA LIABILITY

Coverage	Applicable Limits
General Aggregate Limit	\$5,000,000.00
Products – Completed Operations Aggregate Limit	\$5,000,000.00
Occurrence Limit	\$5,000,000.00
Crisis Management Service Expense Limit	\$50,000.00
Self-Insured Retention Any One Occurrence or Event	\$10,000.00
Underlying Coverage	Limits
General Liability Limit	\$1,000,000
Employee Benefits Liability	\$1,000,000
Auto Liability	\$1,000,000
Public Entity Management Liability	\$1,000,000
Public Entity Employment-Related Practices Liability	\$1,000,000