

*We understand the needs of a business owner. That is why we have developed the Protection Plus and Protection Elite endorsements. You can tailor your insurance package to meet the demands of your business. The following is a detailed summary of the coverage options offered for each endorsement with additional coverage limits available.*

COVERAGES	PROTECTION PLUS	PROTECTION ELITE
Leased Real Property – Lease Requirement	Coverage B Limit	Coverage B Limit
Counterfeit Money or Money Orders	\$25,000	\$25,000
Fire Department Service Charges	\$5,000	\$5,000
Ordinance or Law	10% of Coverage A, up to \$250,000	10% of Coverage A, up to \$250,000
Coverage A – Newly Acquired Buildings	\$1,000,000	\$1,000,000
Business Personal Property – Newly Acquired Locations	\$500,000	\$500,000
Business Personal Property – Off Premises	\$25,000	\$25,000
Loss of Income		
• Earnings from Dependent Locations	\$25,000	\$25,000
• Newly Acquired Locations	\$500,000	\$500,000
• Off Premises Utility Failure	\$25,000	\$50,000
• Loss of Another Property	\$10,000	\$25,000
Employee Dishonesty	\$10,000	\$50,000
Money & Securities		
• Inside Premises	Additional \$15,000 (with purchase of \$10,000)	\$25,000
• Outside Premises	Additional \$5,000 (with purchase of \$10,000)	\$15,000
Permanent Outdoor Structures	\$10,000	\$250,000
Change in Temperature	\$5,000	\$10,000
Spoilage of Perishable Stock	N/A	\$50,000
Antennas or Fences	\$10,000	Blanket Coverage limit of \$250,000
Accounts Receivable	\$25,000	
Valuable Papers and Records	\$25,000	
Water Backup and Overflow <ul style="list-style-type: none"> <li>• Buildings</li> <li>• Business Personal Property</li> <li>• Loss of Income</li> </ul>	\$25,000 \$25,000 \$10,000	
Outdoor Signs	\$25,000	

Some coverage limits may be increased. Refer to the endorsement for all terms and conditions.