

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

## Quick Reference Guide

### SELECT ACCOUNTS | SMALL BUSINESS

## 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 includes:

- Completed additions
- Fences and fixtures
- Permanently attached machinery and equipment
- Retaining walls
- Owned property used to maintain or service building, structure or premises

### 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 Bailees 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.
- Theft of patterns, dies, molds and forms up to \$2,500. Increased limits apply for Manufacturers.

### Business income and extra expense:

- Apartment Pac<sup>SM</sup>, Building Pac<sup>SM</sup>, Business Pac<sup>SM</sup>, Condominium Pac<sup>SM</sup>, Contractors Pac<sup>SM</sup>, Office Pac<sup>SM</sup>, Restaurant<sup>SM</sup> and Store Pac<sup>SM</sup>** segments – Actual loss sustained for 12 consecutive months (optional for **Garage Pac<sup>SM</sup>** and **Religious Pac<sup>SM</sup>**)
- Coverage is optional for all **Pac Plus** segments
  - For all **Pac** and **Pac Plus** segments, coverage may be written on a policy or location level subject to a maximum dollar limit without the 12-month limitation. Dollar limits will be determined by a percentage of annual receipts and can be modified (not applicable to **Religious Pac**).
    - 50% of annual receipts for Business, Contractors, Manufacturers, Office, Restaurant, Store and Wholesalers
    - 80% of rents/fees for Apartment, Building and Condominiums
  - Extended Business Income – Up to 60 consecutive days with options to increase
  - Deductible does not apply
  - See also Coverage extensions: Dependent on certain coverages

## Additional coverages and 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.
- 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.
- Green Building Alternatives – Increased Cost – 5% of loss of or damage, up to \$25,000
- Green Building Reengineering and Recertification Expense – 5% of loss of or damage, up to \$25,000

- 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 Cleanup 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 costs related to accessing the source of 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 (to or from the premises)
  - 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 (no waiting period for Extra Expense), 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 for direct damage of diagnostic equipment, power-generating equipment or production equipment – Limit can be increased
  - Breakdown coverage to utility services is covered
  - Coverage can be excluded
  - See also the Spoilage option

- Green Building and Business Personal Property Alternatives – Increased Period of Restoration – Up to 30 days
- Green Business Personal Property Alternatives – Increased Costs – 5% of loss of or damage, up to \$25,000
- 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 within BPP
- 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
- Personal Effects – Up to \$25,000
- Signs\* – Coverage included. On-premises coverage only. Off-premises signs can be covered under the Signs Inland Marine option.
- Spoilage – Consequential Loss\* – Covers damage due to change in temperature or humidity due to a covered cause of loss to specific types of equipment within the building at the described premises – 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

## Property and inland marine options

#### Available property and inland marine options:

##### Power Pac<sup>SM</sup> Endorsement –

- Accounts Receivable – Increased by \$100,000 on premises
- Accounts Receivable – Increased by \$100,000 off premises
- Brands or Labels – Up to \$25,000
- Business Income and Extra Expense from Dependent Property – Increased to \$25,000
- Business Income and Extra Expense – Newly Acquired Premises – Increased to \$500,000
- Claim Data Expense – Increased to \$10,000
- Computer Fraud – Up to \$5,000
- Electronic data processing equipment, data and media in transit or at premises other than described premises – Increased to \$50,000
- Electronic vandalism – Increased to \$50,000
- Extended Business Income – Increased to 90 days
- Identity Fraud Expense – \$15,000 (Annual Aggregate Per Insured Person)
- Limited Building Coverage – Tenant Obligation – Up to \$5,000
- Lost Key Consequential Loss – 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, Shrubs, Plants and Lawns – 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

### **Power Pac Premier<sup>SM</sup> Endorsement –**

- Blanket \$250,000 limit for key coverages – Accounts Receivables (on/off premises), Excess Debris Removal, Spoilage, Valuable Papers and Records (on/off premises)
- Arson and Theft Reward – Increased by \$25,000
- Brands or Labels – Included in BPP
- Business Income and Extra Expense from Dependent Property – Increased to \$50,000 includes Worldwide
- Business Income and Extra Expense – Newly Acquired Premises – Increased to \$500,000 (180 Days)
- Business Income and Extra Expense at Client or Virtual Office Premises – Up to \$25,000
- Business Personal Property at Client or Virtual Office Premises – Up to \$25,000
- Civil Authority – Homicide or Suicide – one week
- Claim Data Expense – Increased to \$25,000
- Computer Fraud and Funds Transfer Fraud – \$10,000 (up to \$100,000 available)
- Contract Penalty Clause - \$1,000 (each separate 12-month policy period)
- Covered Leasehold Interest – Undamaged Improvements and Betterments – BPP limit or \$25,000; whichever is less
- Deferred Payments – Up to \$25,000
- Electronic data processing equipment, data and media off premises – Increased to \$75,000
- Electronic vandalism – Increased to \$50,000
- Extended Business Income – Increased to 90 days
- Identity Fraud Expense – \$15,000 (Annual Aggregate Per Insured Person)
- Lease Assessment – \$2,500
- Limited Building Coverage – Tenant Obligation – Up to \$50,000
- Lost Key Consequential Loss – Up to \$2,500
- Newly Acquired Building – Increased to \$1,000,000
- Newly Acquired Business Personal Property – Increased to \$500,000
- Non-Owned Detached Trailers – Increased to \$25,000
- Ordinance or Law – Undamaged portion of building (Coverage A) – Included
- Ordinance or Law – Increased Period of Restoration – Increased to \$50,000
- Ordinance or Law – Includes tenants improvements and betterments
- Outdoor Trees, Shrubs, Plants and Lawns – Increased to \$5,000
- Pairs, Sets or Parts – Included
- Personal Property In Transit Outside of the Coverage Territory – Up to \$5,000
- Property in Transit – Up to \$25,000
- Sales Representative's Samples – Up to \$25,000
- Unauthorized Business Card Use – Up to \$5,000
- Undamaged Parts of Stock in Process – Up to \$25,000
- Unintentional Errors in Description – Included
- Utility Services – Direct Damage – Up to \$25,000 per Premises/\$100,000 per Occurrence, including Overhead Transmission Lines
- Utility Services –Time Element – Up to \$25,000 per Premises/\$100,000 per Occurrence, including Overhead Transmission Lines
- Water or Sewage Backup and Sump Overflow – Up to \$25,000

### **Building Owners Endorsement –**

- Lessors Leasehold Interest up to \$25,000
- Ordinance or Law – Increased to \$100,000 per premises/ \$250,000 per occurrence with higher limit options available
- Tenant Move Back Expenses up to \$25,000
- Debris removal increased to \$50,000

### **Other available property and inland marine options include:**

- Bailees Customers Goods – Provides coverage at described premises, at agent or subcontractor 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 Progress exceeding \$1,000
  - Goods in Transit – Up to \$30,000
  - Furs – Up to \$5,000, not to exceed \$2,500 per item
- ERISA – Broadens insured to include employee benefit plans sponsored by the insured – the limit is separate from employee dishonesty
- Inflation Guard – 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 or Drain Backup – Covers damage to Covered Property caused by water or sewage that backs up or overflows from a sewer, drain or sump
- Signs – Up to \$25,000 for neon, fluorescent, automatic or mechanical signs and lamps. All signs must be scheduled. 5% deductible, but not less 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 clean up 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 coverages:**

- Blanket additional insured coverage for owners, managers or lessors of premises and lessors of equipment
- Blanket contractual liability for insured contracts
- Bodily Injury and Property Damage Liability
  - Premises and operations
  - Products and completed operations, subject to separate aggregate limit
- Defense costs – outside the GL Limits of Insurance
- Damage to Premises Rented to You – Limit of \$300,000 standard (\$500,000 or \$1,000,000 may be available)
- First aid and Good Samaritan services coverage for employees and volunteer workers
- Host liquor liability
- Limits: \$1M occurrence/\$2M aggregate

- Limited worldwide coverage
- Medical Payments – Up to \$5,000
- Newly acquired or formed organizations – 180 days automatic coverage
- Non-owned watercraft 50 feet long or less
- Personal and Advertising Injury Liability
- Primary and non-contributory coverage if required by written contract
- Professional liability (coverage varies by endorsement) is included for select businesses
  - Barber or beauty shops and schools, nail salons, day spas automatically included for hairdresser, beautician, barber or spa professional services
  - Dental laboratories for dental lab technician professional services
  - Funeral parlors for funeral director, mortician and cremator professional services
  - Hearing aid and audiology centers for related professional services
  - Optical goods stores (without employed optometrists) for related professional services
  - Pet groomers for pet grooming services to dogs, cats and other domestic animals
- Supplementary payments for bail bonds (\$2,500) and loss of earnings (\$500/day)
- Volunteer workers automatically included as insureds

**Available liability options:**

**XTEND Endorsement<sup>®</sup>** for Small Businesses –

- Blanket Waiver of Subrogation
- Bodily Injury to Co-Employees and Co-Volunteer Workers\*
- Incidental Medical Malpractice
- Newly Acquired or Formed Limited Liability Companies
- Unnamed Subsidiaries
- Additional coverages apply to Manufacturers and Wholesalers, and Technology Services

\*Not applicable in Texas

**Other available liability options include:**

- Additional Insureds – Various
- **CyberFirst Essentials<sup>®</sup>** – *Small Business*
- **Employment Practices Liability+<sup>SM</sup> (EPL+)** with Identity Fraud Expense Reimbursement
- Employee Benefits Liability
- Garagekeepers Legal Liability
- Hired and Non-Owned Auto Liability
- Limits: \$2M occurrence/\$4M aggregate – available for most segments
- Liquor Liability
- Professional Liability for select businesses
  - **CyberFirst Essentials** – Technology Errors and Omissions
  - Directors & Officers Liability Endorsement Community Association
  - Florist Errors & Omissions
  - Optometrist Professional Liability
  - Printers Errors & Omissions and Correction of Work
  - Veterinarians Professional
- Stop Gap – Monopolistic Workers Compensation states
- **World Business Essentials<sup>®</sup>**

**Umbrella**

**Automatic coverage:**

- Follow-form coverage to damages covered by your underlying insurance
- Umbrella coverage for bodily injury, property damage, personal injury and advertising injury not covered by your underlying insurance. Coverage includes:
  - Worldwide coverage territory
  - Foreign Auto coverage
  - Broadened Named Insured for 50%+ owned subsidiaries other than partnerships, JVs or LLCs
- Crisis Management Service Expenses Coverage included
- Umbrella limits are available for up to \$25 Million of total aggregate protection

Please note that unless otherwise specified, limits are on a per occurrence basis.



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