

PREMIER BUSINESSOWNERS ADVANTAGE COVERAGE HIGHLIGHTS

*The following Coverage Highlights summary is intended for reference only and is subject to change without notice.
If there is any conflict between the policy and this summary, the provisions of the policy prevail.
Refer to the actual coverage forms PB2099 and PB2098 for a complete description of coverage.*

The following coverages are provided in the Businessowners ADVANTAGE:

Property

- Personal Property Off Premises at a location – \$15,000 in the base form increased by an additional \$50,000 limit.
- Personal Property Off Premises in Transit – \$15,000 in the base form increased by an additional \$25,000 limit.
Note: Since this coverage will also be excess over limits provided in endorsement PB5301 - Increased Limits – Business Personal Property Away from Premises, the added exclusions in that form for unattended vehicles, partial contents of any shipping package and employee theft are included.
- Blanket Limit of insurance – The ADVANTAGE includes the following coverages under a blanket limit which starts at a minimum limit of \$100,000, applies on a per location basis and is excess over these coverages (whether provided by the base form or by optional endorsement):
 - Accounts Receivable (\$25,000 in the base form);
 - Valuable Papers & Records (\$25,000 in the base form);
 - Debris Removal (\$25,000 in the base form);
 - Back Up of Sewer or Drain Water Damage (\$5,000 per location / \$25,000 aggregate in the base form);
 - Forgery and Alteration (\$10,000 in the base form); and
 - Utility Services (provided by an optional endorsement).

For limit flexibility, the ADVANTAGE Blanket Limit of insurance can be increased in increments of \$25,000 up to \$250,000 and then in increments of \$50,000 up to \$500,000.

Liability

- Watercraft increased from 26' to 51'.
- Under supplementary payments, bail bonds increased from \$250 to \$2,500 and Daily Expense increased from \$250 to \$500.
- Newly Acquired increased from 90 to 180 days.
- Amended Bodily Injury Definition to include mental anguish, mental injury, shock or fright as a result of bodily injury, sickness or disease.

Optional ADVANTAGE Coverage

- Employee Dishonesty - \$10,000 limit that applies excess over any Employee Dishonesty coverage provided elsewhere in the policy.