

**Section** Businessowners (BOP) Program

## Program Coverage's

**PROGRAM COVERAGES**

The CBIC BOP Coverage Form includes coverage enhancements as follows:

**Building Extensions**

- Backup of Sewer & Drain
- Exterior Glass
- \$10,000 Increased Cost of Construction (Coverage C)
- \$10,000 Outdoor Property (\$500/tree) Limited Perils
- \$10,000 Signs attached to the building

**Personal Property Extensions**

- \$25,000 Accounts Receivable
- \$1,000 Cost of Preparing Inventory
- \$2,500 Forgery & Alteration
- \$2,500/\$1,000 Money & Securities
- \$1,000 Money Orders & Counterfeit Paper
- \$5,000 Personal Effects (excludes tools & theft)
- \$10,000 Property Off Premises
- \$5,000 Salesmen samples
- \$25,000 Valuable Papers
- Computer Equipment (including mechanical breakdown, electrical disturbance and power supply disturbance) included in Personal Property limit

**Miscellaneous Extensions**

Extensions applicable to coverages purchased as follows:

- \$10,000 Arson Award
- \$250,000 Newly Acquired Personal Property (60 days to report)
- \$500,000 Newly Acquired Building (60 days to report)
- \$5,000 Off Premises Power

**Non-owned and Hired Auto**

- available to eligible classes provided Insured does not own commercial autos (*see Section II, page 1.1*)

(Additional Premium Charge \$5.00)

**Broadened Coverage Endorsement**

- Removes the coinsurance provision
- Removes the 72 hour waiting period on Business Income
- Property covered at the insured location increased to 1,000 ft