

Enhanced Comprehensive Property Extension Endorsement

Comprehensive Coverage Features

This endorsement completes your client's policy by providing broad and comprehensive coverage extensions for property and business interruption.

- 45 Property Extensions
- 7 Business Interruption Extensions (46 - 52)
- Includes a Limits Top-Up Clause for an additional \$50,000 of protection if extension limits are exhausted

Property & Business Interruption Extension of Coverage		Amount of Insurance	Property & Business Interruption Extension of Coverage		Amount of Insurance
1	Accounts Receivable	\$100,000	27	Property in Transit	\$25,000
2	Brands & Labels	\$100,000	28	Protection & Preservation of Property	\$50,000
3	Building Bylaws	Included	29	Reward Coverage	\$25,000
4	Building Damage by Theft	\$25,000	30	Roadways, Walkways, Parking Lots	\$50,000
5	Building Inflation Protection	Included	31	Sales Representative	\$25,000
6	Consequential Loss Assumption Clause	\$50,000	32	Service Interruption: Off Premises, Direct Damage	\$50,000
7	Claims Preparation Costs	\$100,000	33	Stock Spoilage	\$50,000
8	Professional Fees	\$100,000	34	Limits Top-Up Clause	\$50,000
9	Temporary Unnamed Locations	\$50,000	35	Money & Securities	\$5,000
10	Newly Acquired Locations/Property - Buildings	\$1,000,000	36	Valuable Papers	\$100,000
11	Debris Removal	\$50,000	37	Extra Expense	\$50,000
12	Deferred Payments	\$50,000	38	Confiscation or Seizure of Property	\$10,000
13	EDP Breakdown	\$50,000	39	Penalty Reimbursement for Non-Delivery	\$25,000
14	Exhibitions	\$50,000	40	Expediting Expenses	\$100,000
15	Fine Arts	\$25,000	41	Commercial Condo Unit Owners	\$25,000
16	Fire Department Service Charges	\$50,000	42	Condo Property Extensions	\$250,000
17	Fire Equipment Recharge	\$25,000	43	Tool Floater – Unscheduled / \$5,000 / \$1,000 any one tool	
18	Glass (\$1,000 Deductible)	Included	44	Replacement Cost Endorsement – Same Site or Adjacent Site Amendment	Included
19	Growing Plants, Trees, Shrubs or Flowers	\$25,000	45	Definition of Building Endorsement	Included
20	Installation Floater	\$50,000	46	Contingent Business Interruption	\$50,000
21	Land & Water Pollution Clean-Up	\$50,000	47	Contractual Penalties	\$25,000
22	Lock Rekeying/Replacement (\$1,000 Deductible)	\$25,000	48	Interruption by Civil Authority	30 days
23	Exterior Signs	\$25,000	49	Leasehold Interest - Rents	\$50,000
24	Outdoor Property	\$25,000	50	Mortgage Rate Guarantee	\$50,000
25	Peak Season (25% of stock to max \$250,000)		51	Newly Acquired Location – Business Interruption (90 Days)	\$100,000
26	Personal Property of Officers or Employees	\$25,000	52	Service Interruption	\$50,000



Contact your underwriter or email us at:
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