

# Property Portfolio Protection

## Focus on the right coverage

### Real property includes:

- Bridges, roadways, walks, patios or other paved surfaces
- Cost of excavations, grading, backfilling or filling
- Fences, retaining walls, radio or television antennas, satellite dishes and their lead-in wiring, towers or signs
- Underground pipes, flues, drains and foundations of buildings, machinery or boilers

### Personal property includes:

- Glass, which, as a tenant, you are required to insure
- Personal property of others in your care, custody or control
- Personal property of directors, officers and employees
- Tenants' improvements and betterments

### Equipment breakdown coverage

- No exclusions or sub-limits for equipment breakdown perils
  - Electrical Injury
  - Mechanical breakdown
  - Steam explosions or ruptures

### Electronic data processing (EDP) hardware covered as personal property

- EDP is not subject to exclusions or sub-limits for:
  - Equipment breakdown perils (even if an EB exclusion is added to the policy)
  - Off-premises services interruption

### Ordinance or law coverage

- Automatically covered without sub-limit
- Applies to all covered property and time element loss, not just buildings

### Additional coverages\*

*\*Limits shown can all be adjusted to meet individual needs. Coverages shown assume the purchase of either real or personal property coverage and business income coverage.*

- Newly acquired premises
  - Real property \$1 million up to 180 days
  - Personal property \$1 million up to 180 days
  - Business income \$ 250,000 up to 180 days
- Debris removal
  - Included in real property limit
  - Supplemental limit \$ 250,000 per occurrence
- Dependent business income \$ 250,000 per occurrence
- Extra expense \$ 25,000 per premises

- Unreported premises
 

Real property	\$100,000
Personal property	\$100,000
Business income	\$ 10,000
Extra expense	\$ 10,000

### Marine coverage

- Accounts receivable (revenue loss) \$250,000 per premises  
\$250,000 away from premises per occurrence
- Fine arts \$ 25,000 per premises  
\$ 25,000 away from premises per occurrence
- Original information property \$250,000 per premises  
\$250,000 away from premises per occurrence
- Transit-personal property \$ 25,000 per occurrence

### Crime coverage

- Employee theft \$ 25,000 per occurrence
- Forgery or alteration \$ 25,000 per occurrence
- Money and securities inside buildings \$ 25,000 per occurrence
- Computer fraud \$ 25,000 per occurrence
- Funds transfer fraud \$ 25,000 per occurrence

### Earth movement and water damage inclusions

- Avalanche, landslide and volcanic eruption, explosion or effusion are covered perils unless caused by an excluded earth movement.
- Mudslide, seepage or leakage of underground water, sewer back-up and surface water accumulation are covered perils unless caused by flood.

### Tailored valuation provisions

- No coinsurance contract
- Real and personal property Replacement cost
- Finished stock Selling price
- Merchandise sold but not delivered Selling price
- Replacement cost includes:
  - Time to repair or replace Up to 24 months
  - Brands and labels Yes
  - Nonrefundable, nontransferable extended warranties, maintenance contracts and service contracts Yes

## Other additional coverages

<input type="checkbox"/> Civil authority		
Business income		Up to 30 days
Extra expense		Up to 30 days
<input type="checkbox"/> Consequential loss – net leasehold interest		\$25,000 per premises
<input type="checkbox"/> Consequential loss – tenants' improvements and betterments		\$250,000 per premises
<input type="checkbox"/> Consequential loss – undamaged stock		\$250,000 per premises
<input type="checkbox"/> Contractual penalties – business income		\$25,000 per occurrence
<input type="checkbox"/> Contamination by a refrigerant		\$25,000 per premises
<input type="checkbox"/> Deferred payments		\$50,000 per occurrence
<input type="checkbox"/> Electronic vandalism		
Direct damage		\$25,000 annual aggregate in any one policy year
Business income		\$25,000 annual aggregate in any one policy year
<input type="checkbox"/> Expediting expense		\$25,000 per premises
<input type="checkbox"/> Expense to reduce loss – business income		Covered
<input type="checkbox"/> Extended period of indemnity – business income		Up to 30 days
<input type="checkbox"/> Fairs or exhibitions		
Personal property		\$50,000 per occurrence
Business income		\$10,000 per occurrence
<input type="checkbox"/> Fire department service charge		\$250,000 per premises
<input type="checkbox"/> Fire protective equipment refills		Covered
<input type="checkbox"/> Inflation guard		
Real property		4%
Personal property		4%
<input type="checkbox"/> Ingress/egress		
Business income		Up to 30 days
Extra expense		Up to 30 days
<input type="checkbox"/> Lock and key replacement		\$25,000 per premises
<input type="checkbox"/> Microorganisms		
Direct damage		\$25,000 annual aggregate in any one policy year
Business income		\$25,000 annual aggregate in any one policy year
<input type="checkbox"/> Newly acquired property type		
Real property		\$250,000 per premises up to 180 days
Personal property		\$250,000 per premises up to 180 days
<input type="checkbox"/> Off-premises service interruption – direct damage		\$100,000 per premises
<input type="checkbox"/> Outdoor trees, shrubs, plants or lawns		\$250,000 per premises
		\$5,000 per tree, shrub, plant, lawn
<input type="checkbox"/> Pollutant clean up and removal – land and water		\$25,000 annual aggregate per premises in any one policy year
<input type="checkbox"/> Preservation of property		Up to 180 days
<input type="checkbox"/> Professional fees		\$25,000 per occurrence
<input type="checkbox"/> Reported unscheduled premises		Optional
Real property	Business income	
Personal property	Extra expense	
<input type="checkbox"/> Rewards payment		25% of covered loss, up to \$25,000 per occurrence
<input type="checkbox"/> Salespersons' samples		\$25,000 per occurrence
<input type="checkbox"/> Spoilage – equipment breakdown		\$100,000 per premises
<input type="checkbox"/> Theft damage to buildings		Limit of insurance for personal property at a premises

## Other marine coverages

<input type="checkbox"/> Installation and service property		\$25,000 per occurrence installation premises
		\$25,000 per occurrence temporary storage location
		\$25,000 per occurrence transit
<input type="checkbox"/> Tools and equipment		
Unscheduled tools		\$1,000 any one item
		\$10,000 per occurrence

### Zurich

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