

IWA Fabricare Advantage Extension Endorsement

Coverage	Businessowners Elite	IWA Fabricare Advantage Extension	Businessowners Elite: Eating Establishment & Perishable Goods Retail	Businessowners Elite: Medical & Dental Office	Businessowners Elite: Professional & Financial Service Office
Premises Boundary	Within 1,000 feet				
Accounts Receivable On Premises	Included in blanket limit of \$250,000				
Accounts Receivable Off Premises	Included in blanket limit of \$250,000				
Appurtenant Buildings & Structures	\$50,000				
Back up of Sewers, Drains & Sumps	\$30,000		\$50,000		
Brands & Labels	Included as BPP				
Business Income	12 Months Actual Loss Sustained				
Business Income Billable Hours Option					\$10,000
Business Income from Dependent Properties	\$50,000				
Business Income & Extra Expense Client or Virtual Office		\$25,000		\$50,000	
Business Income & Extra Expense Property in Transit	\$25,000				
Business Personal Property Client or Virtual Office		\$25,000		\$50,000	
Claim Data Expense	\$25,000				
Computer & Funds Transfer Fraud	\$10,000				
Contract Penalty Clause	\$1,000				
Excess Debris Removal	Included in blanket limit of \$250,000				
Deferred Payments	\$25,000				
Employee Theft Including ERISA compliance	\$15,000	\$50,000		\$15,000	
Extended Business Income	90 Days			180 Days	
Fine Arts		\$25,000		\$50,000	
Fire Department Service Charge	Included in blanket limit of \$250,000				
Fire Protection Equipment Recharge	Included in blanket limit of \$250,000				
Food Contamination Costs			\$25,000		
Forgery or Alteration	\$25,000				
Identity Fraud Expense	\$50,000		\$15,000		
Key Replacement & Lock Repair	\$10,000		\$2,500		
Lease Assessment	\$2,500				
Leasehold Interest Undamaged Betterments & Improvements	Lesser of BPP limit or \$25,000				
Money & Securities On/Off Premises	\$25,000	Available by Endorsement		\$25,000	
Money Orders/Counterfeit Money		\$25,000			
Newly Acquired or Constructed Property	180 Days				
Newly Acquired or Constructed Property Business Personal Property	\$500,000				
Newly Acquired or Constructed Property Building	\$1,000,000				
Non-owned detached trailers	\$25,000				
Ordinance or Law Loss to Undamaged Portion of Building	Included up to Building Limit				
Ordinance or Law Demolition Cost/ Increased Cost of Construction		\$25,000		\$50,000	\$25,000
Ordinance or Law Increased Period of Restoration	\$50,000	\$125,000	\$50,000		
Ordinance or Law Tenants Improvement Extension	Included in ordinance/law aggregate				

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Outdoor Property Any 1 Tree, Shrub, or Plant	\$25,000	\$5,000			
Outdoor Signs		\$5,000			
Personal Effects	\$25,000			\$50,000	
Personal Property Off Premises	\$25,000	\$50,000	\$25,000		
Pollutant Clean-Up		\$25,000			
Preservation of Property	\$25,000 / 90 days				
Rewards Arson, Theft & Vandalism	\$50,000 for Arrest, \$25,000 for Return of Property				
Sales Representative Samples	\$25,000				
Spoilage			\$25,000	\$50,000	\$25,000
Tenant Building Coverage Required by Lease	\$50,000				
Theft of Client's Property			\$10,000		
Unauthorized Business Card Use	\$5,000				
Undamaged Parts of Stock in Process	\$25,000		\$10,000		
Utility Services Direct Damage	\$25,000 per premises / \$100,000 per occurrence				
Utility Services Time Element	\$25,000		\$50,000		
Valuable Papers & Records On Premises	Included in blanket limit of \$250,000				
Valuable Papers & Records Off Premises	Included in blanket limit of \$250,000				