

40+ AdvantagePAC™ Policy

The Package Policy that Does More

- > **More Protection**—Over 40 Property and Casualty new or enhanced coverages in ONE policy
- > **More Value**—Extra coverages for no additional premium
- > **More Innovative**—Unique coverages, differentiated product
- > **More Efficient**—One endorsement includes all the coverages

Eligibility

- > Risk must qualify for a package policy under the following coverage forms:
 - Building and Personal Property coverage form
 - Condominium Association coverage form
 - Business Income (with or without extra expense) coverage form
 - Commercial General Liability coverage form
- > Property must qualify for special causes of loss and be insured at a minimum of 80% coinsurance
- > Available on all eligible classes of business

Upgrade existing package renewals to the 40+ AdvantagePAC™

Add either Property or General Liability to an existing line of business and get the 40+ AdvantagePAC™



40+ AdvantagePAC™



The 40+ AdvantagePAC™ Comparison Chart

	Coverages	ISO	
Limits of Insurance	Property <i>New</i> Coverages	ISO-CP 0010, ISO-CP 1030 (2007 Version)	40+ AdvantagePAC™ Policy
	Accounts Receivable	Not Covered	\$15,000
	Arson Reward	Not Covered	\$10,000 (with no deductible)
	Employee Dishonesty	Not Covered	\$10,000
	Fine Arts	No Specific Coverage	\$10,000
	Fire Extinguisher Systems Recharge Expense	Not Covered	\$2,500 (with no deductible)
	Forgery or Alteration	Not Covered	\$2,500
	Installation	No Specific Coverage	\$15,000
	Lock and Key Replacement	Not Covered	\$5,000
	Prepackaged Software	Not Covered	\$5,000
	Property in Transit—Other than Insured's Vehicle	Not Covered	\$2,500
	Seasonal Increase—Business Personal Property	Not Covered	25% increase
	Tenant Building Glass	Not Covered	\$15,000
	Tenant Relocation Expense (Not Available in MA)	Not Covered	\$750 unit / \$15,000 aggregate (with no deductible)
	Theft or Vandalism Reward	Not Covered	\$2,500 (with no deductible)
Limits of Insurance	Property <i>Enhanced</i> Coverages	ISO-CP 0010, ISO-CP 1030 (2007 Version)	40+ AdvantagePAC™ Policy
	Business Income—Extended Period of Indemnity	30 Days	60 Days
	Debris Removal	\$10,000	\$15,000
	Fire Department Service Charge	\$1,000	\$5,000
	Newly Acquired Buildings	\$250,000 / 30 days	\$350,000 / 60 Days
	Newly Acquired Locations—Business Income	\$100,000 / 30 days	\$150,000 / 60 Days
	Newly Acquired Personal Property	\$100,000 / 30 days	\$150,000 / 60 Days
	Ordinance or Law	\$10,000 or 5% of Building limit (whichever less) for increased cost of construction only	\$25,000 Coverage A/B/C Combined
	Outdoor Property—Fences / Antennas / Satellite Dishes	\$1,000	\$15,000 and Broadened Causes of Loss
	Outdoor Property—Trees / Shrubs / Plants	\$1,000 limited to \$250 any one Tree / Shrub / Plant	\$5,000 limited to \$1,000 any one Tree / Shrub / Plant
	Outdoor Signs	\$2,500 per sign	Included in \$15,000 Outdoor Property Limit above; or \$2,500 per sign for other covered perils
	Personal Effects and Property of Others	\$2,500 per described premises	\$2,500 per item / \$7,500 per described premises
	Pollutant Clean-up and Removal	\$10,000 annual aggregate	\$20,000 annual aggregate
	Property in Transit—Insured's Vehicle	\$5,000	\$15,000
	Coversages or Limits	Property <i>Reduced</i> Deductibles	ISO CP 0010 (2007 Versions)
Employee Dishonesty		Policy Deductible	Reduced to \$250
Outdoor Sign		Policy Deductible	Reduced to \$250
Tenant Building Glass		Policy Deductible	Reduced to \$250
General Liability <i>New / Enhanced</i> Coverages		ISO CG 0001 (2007 Versions)	40+ AdvantagePAC™ Policy
Additional Insured—Lessor of Leased Equipment		Must be Endorsed Individually	Included
Additional Insured—Mgrs. / Lessors of Premises		Must be Endorsed Individually	Included
Bail Bonds—Supplementary Payments		\$250	\$2,500
Expected or Intended Injury—Reasonable Force—PD		Not Covered	Covered
Liberalization Provision		Not Covered	Covered
Loss of Earnings—Supplementary Payments	Up to \$250 per day	Up to \$500 per day	
Medical Payments	\$5,000 Typical Limit	\$10,000	
Non-Owned Watercraft	26 Foot Limitation	51 Foot Limitation	
Privacy and Information Security Coverage	Not Covered	\$5,000	
Property Damage to Customers Goods on Premises	Not Covered	\$10,000 each occurrence	