










# Coverage Comparison and Details

Coverages	Limit				Deductible
	Base Coverage	 Silver Coverage	 Gold Coverage	 Platinum Coverage	
Accounts Receivable on/off Premises	\$10,000/\$5,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$500
Backup of Sewers and Drains	Not Included	Included	Included	Included	\$500
Brands and Labels	Not Included	Included	Included	Included	\$500
Business Income and Extra Expense - Websites	Not Included	\$50,000	\$50,000	\$50,000	\$500
Business Income and Extra Expense	ALS	ALS	ALS	ALS	72 Hours
Business Income from Dependent Properties	\$5,000	\$50,000	\$50,000	\$50,000	N/A
Business Personal Property - Temporary portable storage units	\$10,000	\$10,000	\$10,000	\$10,000	\$500
Business Personal Property at Other Premises	\$10,000	\$25,000	\$50,000	\$50,000	\$500
Business Personal Property Off Premises	\$10,000	\$25,000	\$25,000	\$25,000	\$500
Civil Authority	Up to Business Income Limit	Up to Business Income Limit	Up to Business Income Limit	Up to Business Income Limit	N/A
Collapse	Up to Business Limit	Up to Business Limit	Up to Business Limit	Up to Business Limit	\$500
Computer Equipment	Up to BPP limit	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$500
Computer Fraud	Not Included	\$5,000	\$5,000	\$5,000	\$500
Contract Penalties	Not Included	Not Included	\$1,000	\$1,000	\$500
Debris Removal	\$25,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$500
Electronic Data	\$10,000	\$10,000	\$10,000	\$10,000	\$500
Employee Dishonesty including ERISA compliance	Not Included	\$25,000	\$25,000	\$25,000	\$500
Extended Business Income	60 days	90 days	12 months	12 months	\$500

Coverages	Limit				Deductible
	Base Coverage	 Silver Coverage	 Gold Coverage	 Platinum Coverage	
Fine Art	Not Included	\$25,000	\$50,000	\$75,000	\$500
Fire Department Service Charge	\$2,500	\$2,500	\$2,500	\$2,500	N/A
Fire Extinguisher Systems Recharge Expense	\$5,000	\$5,000	\$5,000	\$5,000	N/A
Forgery or Alteration	\$2,500	\$25,000	\$25,000	\$35,000	N/A
Increased Cost of Construction	\$10,000	\$10,000	\$10,000	\$10,000	\$500
Interruption of Computer Operations	\$10,000	\$10,000	\$10,000	\$10,000	\$500
Liability Claims Expense	\$250/day	\$250/day	\$250/day	\$250/day	\$500
Limited Coverage for Fungi, Wet Rot or Dry Rot	\$15,000	\$15,000	\$15,000	\$15,000	\$500
Money Orders & Counterfeit Money	\$1,000	\$1,000	\$1,000	\$1,000	\$500
Newly Acquired or Constructed Property	30 days	60 days	120 days	180 days	\$500
Newly Acquired or Constructed Property - Building	\$250,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500
Newly Acquired or Constructed Property - BPP	\$100,000	\$500,000	\$500,000	\$500,000	\$500
Ordinance or Law - Demolition Cost	Not Included	Not Included	\$25,000	\$25,000	\$500
Ordinance or Law - Increased Cost of Construction	Not Included	Not Included	\$50,000	\$50,000	\$500
Ordinance or Law - Loss to Undamaged Portion of Building	Not Included	Not Included	Building Limit	Building Limit	\$500
Outdoor Property	\$2,500	\$25,000	\$25,000	\$25,000	\$500
Outdoor Property - Any 1 Tree, Shrub, or Plant	\$1,000	\$1,000	\$1,000	\$1,000	\$500
Outdoor signs (detached) - per sign	\$1,000	\$1,000	Building Limit	Building Limit	N/A
Pairs or Sets	Not Included	Included	Included	Included	\$500
Personal Effects	\$2,500	\$60,000	\$60,000	\$60,000	\$500
Personal Property in Transit	\$10,000	\$10,000	\$25,000	\$25,000	\$500
Personal Property Of Others - Replacement Cost	Up to BPP Limit	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$500

Coverages	Limit				Deductible
	Base Coverage	 Silver Coverage	 Gold Coverage	 Platinum Coverage	
Pollutant Clean Up & Removal	\$10,000	\$10,000	\$10,000	\$10,000	\$500
Preservation of Property	30 days	30 days	30 days	30 days	\$500
Property Claims Expense	Not Included	\$10,000	\$10,000	\$10,000	\$500
Sales Representative Samples	Not Included	\$5,000	\$25,000	\$25,000	\$500
Sump Overflow or Sump Pump Failure	Not Included	\$50,000	\$50,000	\$50,000	\$500
Tenant Building Coverage - Required by Lease	Not Included	\$20,000	\$20,000	\$20,000	\$500
Tenant Glass - Exterior	Not Included	Not Included	Included	Included	\$500
Tenant Glass - Interior	Not Included	Not Included	Included	Included	\$500
Theft - Furs	\$2,500	\$2,500	\$2,500	\$2,500	\$500
Theft - Jewelry	\$2,500	\$2,500	\$5,000	\$5,000	\$500
Theft - Patterns, dies, molds and forms	\$2,500	\$2,500	Up to BPP limit	Up to BPP limit	\$500
Theft - Precious Metal and Alloys	\$2,500	\$25,000	Up to BPP limit	Up to BPP limit	\$500
Unauthorized Business Credit Card Use	Not Included	\$5,000	\$5,000	\$5,000	\$500
Utility Services - Business Income	Not Included	\$50,000	\$50,000	\$50,000	\$500
Utility Services - Direct Damage (covered cause of loss)	Included	\$25,000	\$25,000	\$25,000	\$500
Valuable Papers & Records Off Premises	\$5,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$500
Valuable Papers & Records On Premises	\$10,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$500
Valuation - Commodity, Finished and Mercantile Stock	Not Included	Market Price	Market Price	Market Price	\$500
Worldwide Property Off Premises - Laptops	Not Included	\$10,000	\$10,000	\$15,000	\$500

This document is intended to provide a general summary of Coterie's products and services. The information contained in this document is for informational purposes only and does not in any way amend, alter, or extend any policy of insurance or guarantee any specific price, quote or coverage. For a complete understanding of the coverage available, please consult the terms, conditions, definitions, and exclusions of your insurance policy. Please be advised that all products and coverages referenced herein may not be available in all states or to all customers. Please see Coterie's Terms & Conditions and Privacy Policy for more information.