

Product Highlights

Product Comparison	Vacant Property	Dwelling Fire	Builder's Renovation	Course of Construction	Vacant Land	Lessor's, Office & Retail/Mercantile Package	Office Tenant & Retail/Mercantile Tenant Package	Consultants Package	Artisan Contractor	Special Events	Kiosk	Professional Liability
Coverage A & Building Limit	\$1M/\$1.5M CA and up to \$3M on residential on referral (\$500k PC 9/10) up to \$2M commercial referral	\$500k except NJ/MA \$600k (MA \$850k on referral), CA \$1M (\$500k PC9/10)	TIV \$3M, Existing building \$2M (\$500k PC9/10)	Projects up to \$2M	Up to 500 acres	up to \$3M	N/A	up to \$3M	N/A	Up to 3,000 attendees daily	Up to 50K inventory per kiosk/booth/cart	N/A
Coverage B other structures	20% of Cov A	20% of Cov A	20% of Cov A	N/A	N/A	N/A	N/A	NA	N/A	N/A	N/A	N/A
Coverage C / BPP	20% of Cov A	50% of Cov A	20% of Cov A	N/A	N/A	Up to \$500,000	Up to \$500,000	\$5K Included. \$25k/50k/100k options	N/A	N/A	\$50,000	N/A
Coverage D / E / Business Income	N/A	20% of Cov A included	N/A	N/A	N/A	Up to \$500,000	Up to \$500,000	Up to \$500,000	N/A	N/A	N/A	N/A
Liability Limit	Up to \$1M (Commercial with \$2M Agg)	Up to \$1M	Up to \$1M (Commercial with \$2M Agg)	Up to \$1M/\$2M Agg	Up to \$1M/\$2M	Up to \$1M/\$2M	Up to \$1M/\$2M	GL & Professional Liability Up to \$1M/\$2M	Up to \$1M/\$2M	Up to \$1M/\$2M	Up to \$1M/\$2M	GL & Professional Liability Up to \$1M/\$2M
Other Coverages	Vandalism available. ACV/RCV	Condo Units, Seasonal/Short term/Secondary, Swimming Pool Liability, ERC	GL available even if insured acting as GC	Soft Costs, Property In Transit & Off Site.	Can write if there is a structure present. Structure excluded but can write the premises liability. Includes Water Hazards up to one acre	Non Owned Auto. Med Pay, Property Enhancement form available. Mixed occupancies	Non Owned Auto. Med Pay	Retroactive date for PL, Cyber Liability, Assault & Battery, Property	Med Pay, Owner Income Replacement, Blanket or Individual A.I., Waiver of Subrogation and Primary Non-Contributory options	Host liquor available in most States. Reschedule day and Als included at no cost	Coverage for kiosk/booth/cart, both indoor and outdoor	Retroactive date for PL, Cyber, CGL, Hired & Non owned Auto
Policy Form	DP-1/DP-3 35 years. Basic & Special	DP1/DP3, 35 years, CA up to 40 years	DP-1/DP-3 25 years. Basic/Special	Basic/Special & HO3/HO8	Standard/ISO	Basic/Special	Basic/Special	Basic/Special Claims Made on PL	CG 00 01 12 07	Standard/ISO	Standard/ISO	Based on Profession
Renovations	Cosmetic up to 50% of Building Value/\$400,000	Cosmetic up to \$150,000	Structural up to 150% of Building Value	Structural up to completed of \$2M	Construction Activities Excluded	None	None	None	All remodel, repair or service. New construction ok on ten units or less	N/A	N/A	N/A
Theft	DP-3 with VMM. Special Form with sublimit available	Included on DP3	Theft sublimit for building materials available	Theft sublimit for building materials available	N/A	Included	Included	Included	N/A	N/A	N/A	N/A
Eligibility	Secured Building. Max 48 months vacancy.	No fuses, aluminium or knob & tube. Min 100 amp breakers.	No reno after fire, theft or vandalism. No demolition or underpinning.	New projects only. Contractor min \$1m limit.	Land must not be in use.	Wide range of classifications available	N/A	Consultants code 41677, Receipts up to \$5M	No work permitted in CO, NV, NY, WV. No General Contractors. Roof work exposure ok but excluded from coverage. New ventures approved with 3 years experience	Wide range of private, business and open to the public events	Wide range of locations to trade from	Receipts up to \$5M
Photos & Inspections	photos < \$500k, inspections > \$500k	photos < \$500k, inspections > \$500k	photos < \$500k, inspections > \$500k	photos < \$500k, inspections > \$500k	N/A	Inspections	Inspections	Inspections on property over \$500k	N/A	N/A	N/A	N/A
Prefix	ATR/R, ATR/C	ATR/D	ATR/B, ATR/BRC	ATR/COC	ATR/L	ATR/LR, ATR/O, ATR/RL	ATR/O, ATR/RL	ATR/CP	ATR/A	ATR/SE	ATR/K	ATR/P