

PROPERTY

Features:

- “Special” Form
- Replacement Cost
- 100% coinsurance
- Business Income and Extra Expense Actual Loss Sustained up to 12 months, no waiting period
- Green Building and Business Personal Property Coverage Enhancements
 - Green Building Alternative – increased cost using green methods on buildings up to \$25,000
 - Green Building Reengineering and Recertification Expense – up to \$25,000
 - Green Business Personal Property Alternatives – increased cost using green methods for business personal property up to \$25,000
 - Green Building and Business Personal Property Alternatives – increased period of restoration up to an additional 30 days

Building Includes:

- Completed additions
- Fences and fixtures
- Permanently attached machinery and equipment
- Retaining walls
- Owned property used to maintain or service building, structure or premises

Business Personal Property Includes:

- Property within 1,000 feet of the premises

- Property of others in the insured’s care, custody or control
- Tenants Improvements and Betterments
- Electronic Data Processing – Included at the described premises up to Business Personal Property limit
 - Worldwide coverage
 - Data defined as systems and applications ex. BIM
 - Limited exclusions (artificial electricity, breakdown, and off-premises power failure, earthquake and flood are covered)
 - \$100,000 for transit/off premises
 - \$100,000 for newly acquired EDP
 - \$100,000 backup data off premises
 - \$100,000 for electronic vandalism
- Money and Securities covered up to the Business Personal Property limit

ADDITIONAL COVERAGES:

Unless otherwise stated, the following are in addition to the applicable Limits of Insurance.

- Arson and Theft Reward – \$5,000, deductible does not apply
- Claim Data Expense – \$5,000 for expenses incurred for required activities including taking inventory, appraisals, etc.
- Debris Removal – 25% of the sum of direct loss paid plus deductible. Up to an additional \$25,000 may apply
- Employee Dishonesty – \$25,000. *Limit can be increased*
- Expediting Expenses – \$25,000
- Fine Arts – \$25,000. *Limit can be increased. Architectural models are included.* Coverage includes faulty packing, earthquake, flood and water inside the building. Coverage applies

anywhere in coverage territory. Stated value applies if schedule is on file.

- Fire Department Service Charge – \$25,000, deductible does not apply
- Fire Protective Equipment Discharge – \$10,000 for accidental or intentional discharge
- Forgery or Alteration – \$25,000. *Limit can be increased.* Includes legal defense. Can be excluded.
- Newly Acquired or Constructed Property
 - Building – \$500,000
 - Business Personal Property – \$250,000
 - Coverage up to 180 days
- Tenants improvements and betterments coverage as required by contract. *Limit can be increased*
- Outdoor Trees, Shrubs, Plants and Lawns
 - \$3,000 for all covered causes of loss, includes debris removal
- Pollutant Cleanup and Removal – \$25,000 annual aggregate
- Preservation of Property – 90 days
- Temporary Relocation of Property – \$50,000 for property removed from premises for up to 90 days

COVERAGE EXTENSIONS:

Unless otherwise stated, the following are subject to and not in addition to the applicable Limits of Insurance.

- Accounts Receivable – \$25,000 on and off premises
 - On premises limit can be increased
 - Deductible does not apply
 - Earthquake and flood are covered perils
- Appurtenant Buildings and Structures – \$50,000 limit

- Business Income and Extra Expense from Dependent Property – \$10,000
 - *Limit can be increased*
 - 24-hour waiting period applies
- Business Income and Extra Expense – Newly Acquired Premises
 - \$250,000 limit for up to 90 days
- Business Income and Extra Expense for Electronic and Data Processing Off Premises
 - \$25,000 per occurrence/\$50,000 aggregate
- Business Personal Property Off Premises (full limits) Coverage applies:
 - In transit (to or from the premises), temporarily away from the described premises
 - At any fair, trade show, or exhibition
 - 60 day limitation
- Civil Authority – Extends Business Income and Extra Expense coverage beginning after a 24-hour waiting period (no waiting period for Extra Expense), for up to three consecutive weeks
- Equipment Breakdown – Included
 - \$25,000 for pollutant contamination
 - \$25,000 for expediting expenses
 - \$100,000 for breakdown of diagnostic or production equipment
 - Coverage can be excluded
- Interruption of Computer Operations – \$25,000 aggregate limit due to physical loss to EDP data/media
- Money Orders and Counterfeit Paper Currency – Included up to the BPP limit
- Non-Owned Detached Trailers – \$5,000 limit
- Ordinance or Law – Increased Period of Restoration – \$25,000 limit
- Outdoor Property – \$10,000 limit applies to:
 - Bridges, walks, roadways, patios
 - Radio and television antennas
 - Satellite dishes
 - Limits can be increased
- Personal Effects – \$25,000 limit
 - No care, custody or control condition

- Signs – Coverage included for signs attached to or within 1,000 feet of the building. Off premises signs can be covered under Inland Marine
- Spoilage – Consequential Loss – Covers damage due to change in temperature or humidity due to a covered cause of loss
- Theft Damage to Rented Property
 - Applies to tenants who are obligated to make repairs
- Valuable Papers and Records
 - Included for \$25,000
 - *Limit can be increased*
 - Storage locations are included
 - Earthquake and flood are covered perils

OPTIONAL COVERAGES:

- ERISA – up to 10% of the value of the Plan.
- World Business EssentialsSM –
 - **Property (any one occurrence)**
 - *Overseas Claim Data Expense up to \$5,000*
 - *Worldwide Business Income and Extra Expense from Dependent Property up to \$10,000*
 - *Overseas Fine Arts - \$25,000*
 - *Overseas Valuable Papers and Records - \$10,000*
 - *Overseas Business Travel or Business Personal Property at Client or Virtual Office Premises - \$25,000*
 - *Business Income and Extra Expense at Client or Virtual Office Premises - \$25,000*
 - *Utility Services – Time Element at Client or Virtual Office Premises - \$25,000*
 - **Liability**
 - *Hired and Non-Owned Auto*
 - *Expanded definition of covered territory*
 - **Global Executive Support Service**
 - *International travel services*
 - *Medical assistance*
 - *Replacing lost documents*
 - *Locating legal and business services*
 - *Making emergency arrangements in the event of an employee’s illness or injury*

Architects, Engineers and Surveyors Endorsement® includes:

The following coverages are changed under the Businessowners Property Coverage Special Form:

- Extended business income – increased to 90 consecutive days
- Interior water damage limitation of coverage does not apply if damage is due to rain, snow, sleet, ice, sand or dust.
- Claim Data Expense – increased to \$10,000
- Fine Arts increased by \$75,000 (for a total of \$100,000)
 - **Definition is revised to include architectural models.**
- Newly acquired or constructed buildings – increased to \$1,000,000
- Newly acquired or constructed business personal property – increased to \$500,000
- Ordinance or Law – increased by \$225,000 for a total of \$250,000; includes:
 - Undamaged Portion of Building, Increased Cost of Construction and Demolition
 - Includes Tenants Improvements and Betterments
- Outdoor Trees, Shrubs, Plants and Lawns – increased to \$5,000

The following coverages are added to the Additional Coverages section of the Businessowners Property Special Form:

- Contract Penalty Clause - \$5,000
- Identity Fraud Expense - \$15,000
- Unauthorized Business Card Use - \$5,000
- Utility Services – Direct Damage - \$25,000

The following coverage extensions are changed under the Businessowners Property Coverage Special Form:

- Accounts Receivable – increased by \$225,000 for a total of \$250,000
- Business Income and Extra Expense from Dependent Properties – increased to \$50,000
- Business Income and Extra Expense – Newly Acquired Premises – increase to \$500,000

- Business Personal Property Off Premises
 - \$5,000 limit for any one item applies to the following types of property
 - Machinery, equipment, tools, devices and scientific instruments, including total stations, theodolites and BPS instruments
- EDP
 - included within business personal property limit
 - \$100,000 for property 'in transit', duplicates, newly acquired and electronic vandalism included within Business Personal Property limit.
- Interruption of Computer Operations (business income) includes:
 - \$500,000 aggregate limit due to physical loss to EDP data and media occurring at the described premises
 - \$25,000 per occurrence away from the described premises
 - \$100,000 aggregate away from the described premises
- Ordinance or Law – period of restoration is increased to \$50,000
- Valuable Papers – automatic limit increased to \$100,000
 - Definition changes to a blanket limit
 - Can be increased
 - Includes coverage for flood and earthquake
- Billable Hours option – included for \$25,000 to pay business income on a billable hours basis
- Computer Fraud – included for \$10,000
- Limited Building Coverage – Tenant Obligation – \$10,000 limit
- Sewer and Drain Backup – \$25,000 limit. Covers damage from water that backs up or overflows from a sewer
 - Limits can be increased
 - Coverage for Sump Pumps can be purchased separately for up to \$25,000

- Utility Services – Time Element – Up to \$25,000 limit

INLAND MARINE

Contractors Equipment

Features:

- “Special” Form
- Replacement Cost
- Similar property of others in your Care, Custody and Control
- Includes Flood and Earthquake

COVERAGE EXTENSIONS

- Newly acquired property - \$250,000 up to 60 days
- Coverage extended to Property Leased or Rented to Other Without Operator
- Fire Protective Systems - \$2,500 to recharge or refill

ADDITIONAL COVERAGES

- Debris Removal – \$10,000, must be reported within 60 days
- Reward Coverage – 25% of covered loss up to \$2,500
- Rental Expense – \$5,000 limit with option to increase
- Fire Department Service Charge
 - \$1,000, deductible does not apply
- Pollutant Cleanup and Removal
 - \$10,000, must be reported within 180 days
 - Annual aggregate limit applies

OPTIONAL COVERAGES:

- Coverage for Waterborne Equipment – \$10,000, option to increase
- Coverage for Watercraft (up to 25 feet) while afloat

Architects, Engineers and Surveyors Equipment Endorsement:

- Coverage under the Contractors Equipment form is written on a

Replacement cost basis regardless of the age of the property

- Contractors Equipment includes data that is stored on such equipment
- Contractors Equipment includes underground property; including some drilling & soil samples
- Newly Acquired Property - \$50,000
- Fire Department Service Charge - \$5,000
- Expediting Expenses - \$5,000
- Business Income – \$25,000 per occurrence/ \$50,000 aggregate.
 - 24 hour waiting period applies.
- Coverage Territory includes property wherever located within the United States of America (including its possessions and territories), Puerto Rico and Canada

GENERAL LIABILITY

Automatic Coverage:

- Defense costs in addition to limits
- Damage to premises rented to you – \$1,000,000 built in
 - Options to increase
- Host liquor liability
- Limits - \$1M occurrence/\$2M aggregate or \$2M occurrence/\$4M aggregate
- Limited worldwide coverage
- Medical payments – \$10,000 limit
- Products and completed operations Separation of Insureds
- **Web XTEND® Liability Endorsement** provides coverage for advertising injury, personal injury liability for the Web site injury
- Per location Aggregate Endorsement

Architects and Engineers XTEND Endorsement® Includes:

- Per project aggregate limit
- **Blanket additional insured – owner, manager or lessor of premises**
- Blanket additional insured – lessor of leased equipment
- Blanket waiver of subrogation
- Amended bodily injury definition

- Broadened named insured
- Damage to premises rented to you extension of perils
- Incidental medical malpractice
- Increased supplementary payments – Cost of bail bonds \$2,500; loss of earnings \$500 per day
- Knowledge and notice of occurrence or offense
- Non-owned watercraft up to 75 feet
- Reasonable force – bodily injury or property damage
- Unintentional omission
- Aircraft chartered with crew
- Blanket additional insured – state or political subdivisions
- Blanket additional insured – architect, engineer, or surveyor
- Newly acquired or formed organization – extension of time
- Unnamed partnership or joint venture – excess coverage
- Amended insured contract definition – railroad easement
- Amended property damage definition – tangible property
- Malicious prosecution – exception to knowing violation of rights of another exclusion

Available Liability Options Include:

- Scheduled Additional insureds
- Scheduled Additional insureds – not limited to written contracts – primary/noncontributory
- Employee benefits liability
- Owned watercraft liability
- Stop Gap – monopolistic WC states

BUSINESS AUTO

Business Auto Coverage Form Includes:

- Defense Costs outside the limit
- Certain Trailers, Mobile Equipment and Temporary Substitute Autos

- Trailers with a load capacity of 2,000 pounds or less
- Mobile equipment while being carried or towed by a covered auto
- An auto you do not own but use temporarily with permission of its owner as a substitute for a covered auto
- Transportation Expenses - \$20 per day up to \$600
- Loss of Use Expenses - \$20 per day up to \$600

Auto Coverage Plus Endorsement Includes:

- Personal Effects Coverage – \$400
- Auto Loan Lease Gap Coverage
- Audio, Visual and Data Electronic Equipment not Designed Solely for the Production of Sound
- Glass Deductible Waiver
- Hired Auto Physical Damage – extends physical damage to autos hired, rented or borrowed by the insured - \$50,000
- Blanket Waiver of Subrogation
- Blanket Additional Insured
- Employee Hired Autos – extends liability coverage to employees renting an auto in their own name
- Trailers – increases load capacity to 3,000 pounds or less

Business Auto Extension Endorsement Includes:

- Broad Form Named Insured
- Blanket Additional Insured
- Employee Hired Autos
- Employees As Insureds
- Supplementary payments – Increased Limits
- Hired Auto – Limited worldwide coverage – indemnity basis
- Waiver of Glass Deductible

- Hired Auto Physical Damage – loss of use – increased limit
- Physical Damage – Transportation Expenses – increased limit
- Personal Effects
- Airbags
- Notice and Knowledge of Accident or Loss
- Blanket Waiver of Subrogation
- Unintentional Errors or Omissions

UMBRELLA

Automatic Coverage:

- Provides coverage consistent with underlying General Liability form
- Broadened insured on a following form basis
- Worldwide coverage territory
- Contractual liability exclusion – following form language is added
- Newly acquired and formed organizations
- First dollar defense for suits not covered by underlying insurance which are subject to the retained limit

Limits are on a per occurrence basis unless otherwise specified. Applies to all states except Florida and Louisiana.

To learn more about our
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