

### Coverage - Property

Property of Every Description	(As shown on individual policy)	
<b>Sub-Limits:</b>	\$ 50,000.00	Equipment/Stock at unnamed locations including Trade Shows
	\$ 5,000.00	Parcel Post
	\$ 50,000.00	Property in Transit
	\$ 1,000.00	Salesperson
	\$ 1,000.00	Personal Property of Officers and Employees (per person)
	\$ 10,000.00	Building Damage by theft
	\$ 1,000.00	Growing Plants, etc (per plant)
	\$ 25,000.00	Preparation proof of loss
	\$ 25,000.00	Exterior Signs
	\$ 50,000.00	Pollutant Clean Up & Removal (aggregate)
	\$ 25,000.00	Consequential Loss Assumption/Off Premises Power Interruption
	\$ 500,000.00	Newly Acquired Buildings- 60 day reporting
	\$ 500,000.00	Newly Acquired Stock/Equipment- 60 day reporting
	\$ 500,000.00	Course of Construction- 60 day reporting
	\$ 25,000.00	Extra Expense
	\$ 50,000.00	Valuable Papers
	\$ 50,000.00	Accounts Receivable
	\$ 25,000.00	Fire System Recharge
	\$ 50,000.00	Fire Department Service Charges
	\$ 10,000.00	Installation Floater
	\$ 25,000.00	Electronic Equipment (incl. laptops)
	\$ 5,000.00	EDP – Extra Expense
	\$ 10,000.00	EDP – Off-Premises
	\$ 20,000.00	EDP – Newly Acquired Property
	\$ 25,000.00	EDP – Media & Data
	\$ 50,000.00	Fine Arts
	\$ 10,000.00	Master Keys
	\$ 25,000.00	Contingent Business Interruption
	\$ 10,000.00	Off-Premises Power-Business Interruption
	\$ 50,000.00	ECO Friendly Enhancement
	\$ 10,000.00	Arson Reward
	\$ 50,000.00	Leasehold Interest
	\$ 10,000.00	Antennas & Satellite Dish

Coverage Includes	Subject to Stated Amount Clause
	Replacement Cost
	Sewer Back-up
	Flood
	Earthquake
	Removal – 10 Days
	Debris Removal
	Automatic Inflation Protection
	Seasonal Automobile Increase – 25% of stock
	Brands and Labels – Basis of Settlement
	Ground Floor Glass
	Contingent By-Laws
<b>Deductibles</b>	\$1,000 - All losses except as detailed below
	\$2,500 - Sewer back-up
	\$50,000 / 10% - Earthquake (zones 1-10)
	\$50,000 / 5% - Earthquake (zones 11-20)
	\$10,000 - Flood
	\$2,500 - Laptops

### Coverages - Other

Business Interruption	Actual Loss Sustained
<b>Coverage Includes</b>	\$25,000 - Contingent Business Interruption
	Up to 12 month period of indemnity
	Gross rentals
	Newly acquired locations
	Interruption by civil authority – 2 weeks
	Media limitation – 30 days
<b>Crime</b>	Standard Limits (Form 2110)
<b>Limits</b>	\$25,000 - Employee Dishonesty (Form A)
	\$10,000 - Loss Inside Premises
	\$10,000 - Loss Outside Premises
	\$10,000 - Money Orders & Counterfeit Currency
	\$10,000 - Depositors Forgery
	\$10,000 - Credit Card Forgery
	\$10,000 - Computer Fraud
<b>Coverage Limitation</b>	Overnight limit of \$1,000 without a safe
<b>Deductible</b>	1,000
<b>Boiler &amp; Machinery</b>	As per individual policy
<b>Deductible</b>	1,000

<b>All Liability is subject to \$1000 Bodily Injury &amp; \$1000 Property Damage Deductible unless otherwise noted.</b>	<b>LIMIT</b>
<b>LIABILITY – POLICY: Form # HFWSPA GL 2006</b>	
Coverage A: “Bodily Injury” and “Property Damage” Liability	Depending on option
Coverage B: “Personal Injury” and “Advertising Injury” Liability	Depending on option
Coverage C: Medical Payments per person/per incident	\$2,500/\$25,000
Coverage D: Tenants’ Legal Liability	\$1,000,000
Liability Aggregate	Depending on option
Manuscript, Coverage A	
Professional Liability Included for operations Indicated on the application	Included
Aggregate Liability Limit	Depending on option
<b>Liability Extensions, Exclusion, Warranties - please read wordings as deductibles and limits may vary</b>	
Personal Injury	Included
Advertisers Liability	Included
Blanket Contractual	Included
Non Owned Watercraft	Included
Incidental Malpractice	Included
Cross Liability and Severability of Interest	Included
Employee Benefit Liability - FORM # HFW –EMPLBEN - 2006	\$1,000,000
Employers Liability - FORM # HFW –EMPLIA - 2006	\$100,000
Standard Non Owned Auto - FORM # S.P.F.6	\$1,000,000
Automobile – In Care, Custody or Control	Included
Automobile – Contractual Liability	Included
Automobile – Excluding Long Term Lease	Included
Extension of Coverage Endorsement - FORM # HFW-EXTEN-2006	Included
Wrongful Dismissal \$10,000 deductible	\$100,000
Additional Insured Extended to Volunteers	Included
Additional Insured Extended to Contract Trainers	Included
Broad Form Named Insured	Included
Blanket Additional Insured When Certificate Issued	Included
Knowledge of an Occurrence	Included
Notice of Occurrence	Included
Waiver of Subrogation	Included
Joint Venture Coverage	Included
Liability Exclusions and Warranties - FORM # HFW –WARR - 2006	Included
Cancer Exclusion Endorsement	Included
Standard Schedule of Endorsements – Form #101	Included
Standard Schedule of Policy Holders – Form # PRIV1	Included