

YOUR SMI BUSINESS POLICY QUOTATION

Insurance for:	Amount of Insurance
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Building - Replacement Cost	_____
Tenant Improvements - Repl. Cost	_____
Business Contents - Replacement Cost on equipment	_____
Loss of Income	Actual Loss Sustained
Blanket Crime - \$2,500 incl.	_____
Comprehensive Liab. - \$1,000,000 incl.	_____

Additional Limits

Increased Limits for:

Accounts Receivable—\$100,000 incl.	_____
Outdoor Signs - \$25,000 incl.	_____
Valuable Papers - \$50,000 incl.	_____
Fire Dept. Charges - \$25,000 incl.	_____
Property in Transit (excl. Tools) - \$50,000 incl.	_____

Optional Cover for:

Blanket Glass - Policy Deductible (applicable to Tenant in Building & Building Owner)	_____
Blanket Glass - Reduced Deductible - \$100. (available only if policy deductible is \$500)	_____
Electronic Data Processing	_____
Equipment Breakdown	_____
Sewer Backup Coverage	_____

Your SMI Business Policy will provide all the insurance above for:

an annual cost of \$ _____,

or a monthly cost of \$ _____.

M157 (11/19)



Business Insurance Policy



BROKER:



COVERAGE SUMMARY

PROPERTY:

- All Risk Coverage
Building, Fixtures & Equipment and Tenants Improvements, insured for Replacement Cost
- Extensions of Coverage
 - Accounts Receivable (\$100,000)*
 - Awnings, Canopies and Exterior Antennae
 - Blanket Glass - Building Owner & Tenant in Building (Policy Deductible)
 - Consequential Loss
 - Cost of Preparing Proof of Loss (\$10,000)
 - Customer's Goods - Legal Liability
 - Debris Removal
 - Fire Department Charges (\$25,000)*
 - Increased Repair Cost (25% of Building)
 - Inflation Protection
 - Lawns, trees, shrubs and other outdoor plants (\$2,500/item - Maximum (\$25,000)limit)
 - Newly Acquired Building (\$1,000,000)
 - Newly Acquired Contents (\$100,000)
 - Newly Acquired Location - Business Contents (\$1,000,000)
 - Newly Acquired Tools (\$10,000) - applicable to Tool Floater
 - Outdoor Signs - All Risk (\$25,000)*
 - Property in Transit or Temporarily Off Premises - Excluding Tools (\$50,000)*
 - Tear Out Clause
 - Valuable Papers (\$50,000)*

CRIME:

- Package Limit \$2,500/per point*
- Package Includes:
 - Employee Dishonesty
 - Loss Inside the Premises Coverage
 - Loss of Property by Safe Burglary or Robbery
 - Damage to the Premises
 - Loss Outside the Premise Coverage
 - Money Orders and Counterfeit Paper Currency
 - Depositors Forgery

* Increased Limits May be Purchased

COVERAGE SUMMARY

BUSINESS INTERRUPTION:

- Actual Loss of Business Income
- Extra Expenses to Continue or Resume Normal Operations

GENERAL LIABILITY:

- \$1,000,000 Package Limit* (Maximum Limit: \$5,000,000)
- Extensions of Coverage
 - Blanket Contractual
 - Broad Form Completed Operations
 - Broad Form Property Damage
 - Contingent Employers
 - Employees as Additional Insureds
 - Incidental Medical Malpractice
 - Medical Payments (\$5,000/person and \$10,000/accident)
 - Non-Owned Automobile
 - Occurrence Property Damage
 - Owners & Contractors Protective
 - Personal Injury
 - Products and Completed Operations
 - Tenants Legal Broad Form (same as CGL limit)

* Increased Limits May be Purchased

OPTIONAL COVERAGE:

The following coverages are available for an additional premium:

- Blanket Glass - Policy Deductible (applicable to Tenant in Building)
- Blanket Glass - Reduced Deductible - \$100 (available only with a \$500 policy deductible)
- Electronic Data Processing
- Equipment Breakdown Insurance
- Sewer Backup
- Other Special Coverages as Required

This is a general description. Actual Policy conditions apply.