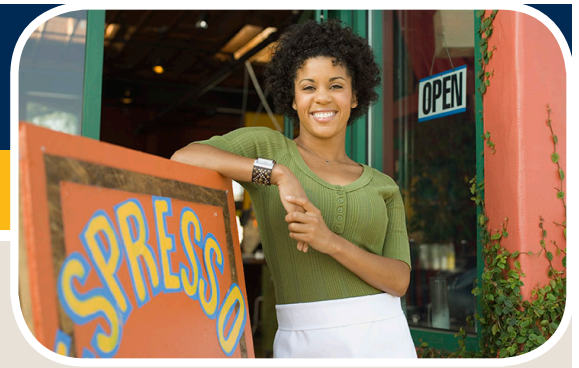


Commercial Property Plus

Endorsement

Highlights



Grinnell Mutual's Commercial Property Plus endorsement expands commercial property protection for a variety of businesses. Contact your local Grinnell Mutual agent to see if your business qualifies.

Important Coverages

- Computers covered as business personal property
- Business personal property covered within 1,000 feet
- Business personal property seasonal increase, up to 25%
- Newly-acquired or constructed property — \$500,000 per building
- Personal property at newly acquired locations — \$250,000 per building
- Up to \$25,000 for your actual loss of business income due to a suspension of your operations
- Up to \$25,000 for extra expenses during your period of restoration
- Debris removal expense — up to \$25,000
- Fire department service charges — \$5,000
- Pollutant clean up and removal costs — \$25,000
- Ordinance or law and increased cost of construction coverage — \$25,000*
- Money orders and counterfeit paper currency — \$2,500
- Forgery and alteration of checks, drafts and promissory notes — \$2,500*
- Arson reward — up to \$10,000
- Inventory and appraisals expense made at our request after a loss — up to \$2,500
- Utility services coverage — up to \$10,000
- Spoilage coverage of perishable stock — \$5,000*
- Mechanical breakdown: boiler, pressure vessels and air conditioning units — \$10,000
- Personal effects and property of others — \$2,500 per person; \$25,000 per occurrence
- Valuable papers and records (other than electronic data) — \$25,000 on or off-premises*
- Property off-premises — \$25,000*
- Outdoor property — \$10,000
- Non-owned detachable trailers — \$15,000
- Accounts receivable — \$25,000 on or off-premises*
- Credit card slips — \$5,000
- Outdoor signs — replacement cost
- Money and securities — \$10,000 on or off-premises*
- Employee dishonesty — \$10,000*
- Fine arts — \$10,000
- Fire extinguisher and extinguishing systems recharge expense — \$5,000
- Lock replacement coverage — \$5,000
- Business personal property at fairs, trade shows or exhibitions — \$25,000
- Salespersons' samples — \$25,000
- Property in transit — \$15,000
- Water backup from a sewer, drain or sump — \$5,000
- Coinsurance provisions waived on losses under \$10,000

* Higher limits may be purchased for an additional charge.

These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the endorsement features, consult your Grinnell Mutual agent.



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