

Coverage highlights: Telecommunications and technology providers

Property	Limit
Accounts receivable	\$250,000
Appurtenant buildings and structures	\$10,000
Asbestos removal	\$25,000
Business income and extra expense actual loss sustained	\$500,000 per occurrence
Business income from dependent properties	\$25,000 (\$1,000 per day)
Debris removal	25% plus \$100,000
Discharge from sewer, drain, or sump	\$100,000 aggregate
Electronic data	\$50,000
Employee dishonesty	\$50,000
Employees' tools	\$10,000 (\$1,000 maximum per employee)
Expediting expenses	\$25,000
Fine arts	\$100,000
Fire department service charge	\$25,000
Fire extinguisher systems expense	Actual cost incurred
Foundations of building, pilings, and underground pipes	\$250,000
Interruption of computer operations	\$25,000
Inventory and appraisal expense	\$50,000
Lock replacement and rekeying	\$10,000
Money and securities	\$50,000
Newly acquired:	
Buildings	\$2,000,000
Business personal property	\$1,000,000
Period of coverage	120 days
Ordinance or law including post-loss	Coverages A, B, and C included in policy limits

Property (continued)	Limit
Outdoor property — telephone booths, underground/water cable and equipment, telecommunication equipment, radio and television antennas, satellite or microwave dishes and their lead in wiring, masts, or towers	\$500,000 (\$1 million and \$2 million options to increase)
Outdoor signs	\$50,000
Personal effects and property of others	\$50,000
Poles and pole mounted equipment	\$150,000 (\$10,000 deductible)
Pollutant clean up and removal	\$50,000
Premises — increased to 1,000 ft	Included
Preservation of property	90 days
Property — in transit	\$100,000
Property — off premises	\$100,000
Replacement cost valuation	Building losses under \$10,000
Reward payment	\$25,000
Sales representative samples	\$50,000
Seasonal variations — business personal property	25%
Special theft limitation	\$5,000 (jewelry, watches, precious metals) No theft limitation (patterns, dies, molds, and forms)
Utility services — direct damage	Included in limit
Utility services — time element	Included as part of business income \$500,000 limit
Valuable papers and records	\$250,000
General liability coverage	Limit
Additional insured	Primary and noncontributory
Blanket additional insured	As required by contract
Damage to premises rented to you — fire legal	\$500,000
Expected or intended injury	Reasonable force
Extended property damage for borrowed tools or equipment	\$100,000
Fire, lightning, or explosion damage	Expanded definition
General liability conditions — duties in event of accident	Included (clarifies the requirement)
General liability conditions — unintentional failure to disclose to exposures	Included
Health care service professionals incidental malpractice	Included
Injury to co-employees or volunteer workers (fellow employee)	Included
Medical payments	\$10,000
Medical payments — reporting period	3 years
Mental anguish	Included in definition of bodily injury

See next page for more coverage details.

General liability coverage (continued)	Limit
Newly formed or acquired organizations	Until the end of the policy period
Nonowned watercraft	50 feet
Property damage – elevators	Amendment of exclusions regarding elevators; reduces application of care, custody, or control exclusion
Subsidiaries as insureds	When you own more than 50% of the voting stock on the effective date of this policy
Supplementary payments bail bonds and loss of earnings	\$5,000/\$500 per day
Telephone directory coverage	Included under coverage B
Waiver of transfer of rights of recovery	Included if required by contract
Private entity wrongful acts (linebacker)	Limit
Employment practices liability	Various
Management officials errors and wrongful acts	Various