

Affinity Nonprofits BOP Program

BUSINESS OWNERS CULTURAL ORGANIZATION ENHANCEMENT

Schedule of Coverages and Limits

A. Business Personal Property – 1,500 Feet

B. Enhancements To Existing Additional Coverages

Limit

1. Fire Department Service Charge	\$25,000
2. Pollutant Clean-up And Removal	\$15,000
3. Forgery Or Alteration	\$50,000
4. Ordinance Or Law	
Increased Cost Of Construction	\$50,000
Demolition Cost	\$50,000
Loss To The Undamaged Portion Of Building	Included Within Building Limit
5. Business Income From Dependent Properties	\$25,000
6. Fire Extinguisher Systems Recharge Expense	\$15,000
7. Business Income For Off-Premises Utility Services	\$25,000
8. Business Income For Websites	\$25,000
9. Electronic Data	\$50,000
10. Debris Removal	\$50,000
11. Interruption Of Computer Operations	\$25,000
12. Limited Coverage For “Fungi”, Wet Rot Or Dry Rot	\$50,000

C. New Additional Coverages

1. Back-Up Of Sewers And Drains And Sump Overflow (With Business Income And Extra Expense Coverage)	
Direct Damage	\$25,000
Business Income And Extra Expense	\$25,000
2. Brands And Labels	Included Within Business Personal Property Limit
3. Claim Expenses	\$10,000
4. Computers And Media	\$50,000
5. Computer Fraud And Funds Transfer Fraud	
Computer Fraud	\$5,000
Funds Transfer Fraud	\$10,000
6. Fine Arts	\$25,000
7. Fire/Theft Reward	\$10,000
8. Identity Fraud Expense Coverage	\$25,000
	\$5,000 Advertising Expenses
9. Laptop Computers – Worldwide Coverage	\$25,000
10. Lock Replacement	\$15,000
11. Off-Premises Utility Services (Including Power Failure)	\$25,000
12. Pairs Or Sets	Included Within Business Personal Property Limit
13. Property At Other Premises	\$25,000
14. Spoilage	\$20,000

D. Enhancements To Existing Coverage Extensions

1. Newly Acquired Or Constructed Property	
Building	\$500,000
Business Personal Property	\$500,000
Business Income And Extra Expense	\$250,000
2. Personal Property Off-Premises	\$25,000
3. Outdoor Property	\$25,000
4. Personal Effects	\$25,000
5. Valuable Papers And Records	\$75,000
6. Accounts Receivable	\$75,000

E. New Coverage Extensions

1. Appurtenant Structures	\$50,000
2. Paved Surfaces	\$15,000
3. Salespersons Samples	\$15,000
4. Tenant Building And Business Personal Property Required By Lease	\$30,000
5. Unauthorized Business Card Use	\$2,500
6. Contract Penalties	\$1,000
7. Business Income From Off-Premises Operations	\$25,000
8. Cellular Phones	\$1,000
9. Transit Coverage (Carrier For Hire)	\$15,000
10. Non-Owned Detached Trailers	\$25,000
11. Lessor's Lease Cancellation	\$10,000
12. Lease Assessment	\$2,500
13. Lessor's Tenant Move-Back Expense	\$10,000
14. Leasehold Improvements	\$25,000

F. Enhancements To Optional Coverages

1. Outdoor Signs	\$25,000
2. Money And Securities	\$10,000 Inside the Premises
	\$10,000 Outside the Premises
	50% Increase -Fund-Raising
3. Employee Dishonesty	\$10,000



Affinity Nonprofits

2001 K Street, NW Suite 625 North • Washington, DC 20006 • affinitynonprofits.com • 800.432.7465

Please note that the precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued. Coverage not available in all states.

Aon Affinity Nonprofits is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc., a licensed producer in all states (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.