

Property losses cost U.S. businesses billions of dollars each year. We know this property is vital to your operations and even seemingly small losses can create huge challenges. That is where Intact Insurance Financial Services' property insurance can help. We offer a range of comprehensive coverage that you can choose from to fit your unique needs.

ACP Included Coverages				
Coverage	Standard	Plus	Premier	Elite
Bucket Limit of Insurance:	\$25,000	\$250,000	\$500,000	\$1,000,000
<ul style="list-style-type: none"> • Tenant Improvements and Betterments • Emergency Response Service Charge Additional Coverage • Personal Effects of Others Coverage Extension • Valuable Papers and Records Coverage Extension • Accounts Receivable Coverage Extension • Outdoor Property Coverage Extension • Fine Arts Additional Coverage • Fire Extinguisher and Automatic Extinguishing System Recharge Additional Coverage • Lock Replacement Additional Coverage 				
Accounts Receivable	\$25,000	\$50,000	\$100,000	\$250,000
ATM Off-Premises Coverage	\$100,000	\$100,000	\$250,000	\$250,000
Building Glass - Tenant Coverage	Business Personal Property limit	Business Personal Property limit	Business Personal Property limit	Business Personal Property limit
Catastrophe Allowance Coverage	\$5,000	\$25,000	\$50,000	\$50,000
Claims Expenses Coverage	\$5,000	\$10,000	\$25,000	\$50,000
Contractual Penalties	\$5,000	\$25,000	\$50,000	\$50,000
Cyber Vandalism - Employee Enactment or Introduction	\$10,000 aggregate	\$25,000 aggregate	\$50,000 aggregate	\$50,000 aggregate
Cyber Vandalism - Non-Employee Enactment or Introduction	\$2,500 aggregate	\$5,000 aggregate	\$10,000 aggregate	\$10,000 aggregate
Cyber Vandalism Business Income and Extra Expense – Employee Enactment or Introduction	\$10,000 aggregate	\$25,000 aggregate	\$50,000 aggregate	\$50,000 aggregate
Cyber Vandalism Business Income and Extra Expense – Non-Employee Enactment or Introduction	\$2,500 aggregate	\$5,000 aggregate	\$10,000 aggregate	\$10,000 aggregate

ACP Included Coverages

Coverage	Standard	Plus	Premier	Elite
Debris Removal	\$25,000	\$50,000	\$250,000	\$500,000
Denial of Service Attack Business Income Coverage	\$2,500 aggregate	\$5,000 aggregate	\$10,000 aggregate	\$10,000 aggregate
Dependent Properties	\$25,000	\$50,000	\$250,000	\$250,000
Electronic Data	\$10,000	\$25,000	\$50,000	\$100,000
Electronic Data Processing Equipment	Included in BPP or separate Electronic Data Processing Equipment limit	Included in BPP or separate Electronic Data Processing Equipment limit	Included in BPP or separate Electronic Data Processing Equipment limit	Included in BPP or separate Electronic Data Processing Equipment limit
Emergency Response Service Charge	\$10,000	\$15,000	\$25,000	\$50,000
Equipment Breakdown:	Included	Included	Included	Included
• Expediting Expenses	\$100,000	\$100,000	\$100,000	\$100,000
• Hazardous Substances	\$100,000	\$100,000	\$100,000	\$100,000
• Spoilage	\$100,000	\$100,000	\$100,000	\$100,000
• Public Relations	\$5,000	\$5,000	\$5,000	\$5,000
Exhibition, Fair or Trade Show Coverage	\$10,000	\$25,000	\$50,000	\$100,000
Expediting Expenses Coverage	\$10,000	\$25,000	\$50,000	\$50,000
Extra Expense	\$25,000	\$50,000	\$100,000	\$100,000
Fine Arts Coverage	\$5,000	\$25,000	\$50,000	\$100,000
Fire Extinguisher and Automatic Extinguishing System Recharge Coverage	\$5,000	\$10,000	\$25,000	\$50,000
Fungus, Wet Rot and Dry Rot	\$15,000 aggregate	\$15,000 aggregate	\$15,000 aggregate	\$15,000 aggregate
Green Upgrades	\$10,000	\$25,000	\$50,000	\$50,000
Indoor/Outdoor Signs	Business Personal Property limit	Business Personal Property limit	Business Personal Property limit	Business Personal Property limit
Installation Coverage – Off Premises	\$25,000	\$50,000	\$100,000	\$250,000
Interruption of Computer Operations	\$10,000	\$25,000	\$50,000	\$100,000
Lessee's Leasehold Interest Coverage	\$5,000	\$10,000	\$25,000	\$25,000

ACP Included Coverages

Coverage	Standard	Plus	Premier	Elite
Lessor's Lease Cancellation Coverage	\$5,000	\$10,000	\$25,000	\$25,000
Lessor's Tenant Relocation Expense Coverage	\$5,000	\$10,000	\$25,000	\$25,000
Lock Replacement Coverage	\$1,000	\$5,000	\$10,000	\$10,000
Mobile Communications Property	\$5,000	\$10,000	\$25,000	\$50,000
Newly Acquired Locations - Business Income and Extra Expense	\$100,000	\$100,000	\$250,000	\$250,000
Newly Acquired or Constructed Property - Building	\$250,000	\$1,000,000	\$2,000,000	\$2,000,000
Newly Acquired or Constructed Property - Business Personal Property	\$250,000	\$500,000	\$1,000,000	\$1,000,000
Non-Owned Detached Trailers	\$5,000	\$10,000	\$15,000	\$25,000
Outdoor Property	\$10,000	\$15,000	\$25,000	\$50,000
Personal Effects Of Others	\$5,000	\$10,000	\$25,000	\$50,000
Pollutant Clean-up and Removal	\$10,000 aggregate	\$25,000 aggregate	\$50,000 aggregate	\$100,000 aggregate
Preservation of Property – Expense Coverage	\$10,000	\$25,000	\$50,000	\$100,000
Property At Other Locations	\$25,000	\$50,000	\$100,000	\$250,000
Property In Transit	\$5,000	\$25,000	\$50,000	\$100,000
Reward Coverage	\$5,000	\$25,000	\$50,000	\$50,000
Soft Costs Coverage	\$5,000	\$10,000	\$25,000	\$50,000
Time Element Claims Expenses Coverage	\$5,000	\$10,000	\$25,000	\$50,000
Tools and Equipment – Off Premises	\$5,000	\$25,000	\$50,000	\$100,000
Valuable Papers and Records	\$25,000	\$50,000	\$100,000	\$250,000

ACP Automatic Coverages

Provision	Standard	Plus	Premier	Elite
Ordinance or Law: Coverage A	Included in Building Limit	Included in Building Limit	Included in Building Limit	Included in Building Limit
Ordinance or Law: Coverage B and C Combined	\$100,000	\$250,000	\$500,000	\$500,000
Paved Surfaces Additional Coverage	\$25,000	\$100,000	\$250,000	\$250,000
Utility Services – Business Income and Extra Expense Coverage	\$5,000	\$10,000	\$25,000	\$25,000
Utility Services – Direct Damage Coverage	\$5,000	\$10,000	\$25,000	\$25,000

*NOTE Property Deductible is equal to the Policy Level Property per Occurrence Deductible.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.