

Product Highlights

Product Comparison	Vacant Property	Dwelling Fire	Builder's Renovation	Course of Construction	Vacant Land	Lessor's, Office & Retail/Mercantile Package	Office Tenant & Retail/Mercantile Tenant Package	Special Events	Kiosk
Coverage A & Building Limit	\$1m, \$1.5m CA, \$3M on referral (\$500k PC 9/10)	\$500k except NJ/MA \$600k (MA \$850K on referral), CA \$1m (\$500k PC9/10)	TIV \$3M, Existing building \$2m (\$500k PC9/10)	Projects up to \$2m	Up to 500 acres	up to \$3m	N/A	Up to 3,000 attendees daily	Up to 50K inventory per kiosk/booth/cart
Coverage B other structures	20% of Cov A	20% of Cov A	20% of Cov A	N/A	N/A	N/A	N/A	N/A	N/A
Coverage C / BPP	20% of Cov A	50% of Cov A	20% of Cov A	N/A	N/A	Up to \$500,000	Up to \$500,000	N/A	\$50,000
Coverage D / E / Business Income	N/A	20% of Cov A included	N/A	N/A	N/A	Up to \$500,000	Up to \$500,000	N/A	N/A
Liability Limit	Up to \$1M (Commercial with \$2m Agg)	Up to \$1M	Up to \$1M (Commercial with \$2m Agg)	Up to \$1M/\$2m Agg	Up to \$1M/\$2M	Up to \$1M/\$2M	Up to \$1M/\$2M	Up to \$1M/\$2M	Up to \$1M/\$2M
Other Coverages	Vandalism available. ACV/RCV	CA TIV \$1.575m Condo Units, Seasonal/Short term/Secondary, Swimming Pool Liability, ERC	GL available even if insured acting as GC	Soft Costs, Property In Transit & Off Site.	Can write if there is a structure present. Structure excluded but can write the premises liability. Includes Water Hazards up to one acre.	Non Owned Auto. Med Pay, Property Enhancement form available. Mixed occupancies	Non Owned Auto. Med Pay	Host liquor available in most States. Reschedule day and Als included at no cost	Coverage for kiosk/booth/cart, both indoor and outdoor
Policy Form	DP-1/DP-3 35 years. Basic & Special	DP1/DP3, 35 years, CA up to 40 years	DP-1/DP-3 25 years. Basic/Special	Basic/Special & HO3/HO8	Standard/ISO	Basic/Special	Basic/Special	Standard/ISO	Standard/ISO
Renovations	Cosmetic up to 50% of Building Value/\$400,000	Cosmetic up to \$150,000	Structural up to 150% of Building Value	Structural up to completed of \$2M	Construction Activities Excluded	None	None	N/A	N/A
Theft	DP-3 with VMM. Special Form with sublimit available	Included on DP3	Theft sublimit for building materials available	Theft sublimit for building materials available	N/A	Included	Included	N/A	N/A
Eligibility	Secured Building. Max 48 months vacancy.	No fuses, aluminium or knob & tube. Min 100 amp breakers.	No reno after fire, theft or vandalism. No demolition or underpinning.	New projects only. Contractor min \$1m limit.	Land must not be in use.	Wide range of classifications available	N/A	Wide range of private, business and open to the public events	Wide range of locations to trade from
Photos & Inspections	photos < \$500k, inspections > \$500k	photos < \$500k, inspections > \$500k	photos < \$500k, inspections > \$500k	photos < \$500k, inspections > \$500k	N/A	Inspections	Inspections	N/A	N/A
Prefix	ATR/R, ATR/C	ATR/D	ATR/B, ATR/BRC	ATR/COC	ATR/L	ATR/LR, ATR/O, ATR/RL	ATR/O, ATR/RL	ATR/SE	ATR/K