

Sample Business Office Property and Liability Proposal

(Web site)

Quote Prepared For: Sample Customer

For Policy Effective: XX/XX/XXXX

Policy Number: XXX-000-XXX

Quote Presented By: **Forrest T. Jones Company**
1760 Reston Parkway
Reston, VA 20190

Policy Level Coverages

Limit

Property Coverages

Arson & Theft Reward	25% of Claim up to \$5,000
Business Income & Extra Expense	Actual Loss Sustained
Backup of Sewers & Drains On Premises	Policy Limits
Claim Data Expenses	\$1,000 Limit
Debris Removal For Each Described Premises	25% of Direct Physical Loss
Employee Dishonesty	Included in Highest BPP Limit \$250,000 Max
Fire Department Service Charge	\$1,000 Per Occurrence
Lobby & Hallway Furnishings	Included in Building Limit
Newly Acquired or Constructed Property	Building: \$250,000 BPP: \$100,000 Business Income/Extra Exp: \$100,000
Outdoor Property As Follows:	\$5,000 Per Occurrence
Fences	
Retaining Walls (not attached to building)	
Walks, Roadways, Patios	
Trees, Shrubs, Plants	\$500 Per Item
Radio , TV Antennas	\$1,000 Per Antenna
Peak Season	25% Seasonal Increase for BPP
Preservation of Property	Included in Building or BPP Limit
Piers, Wharves, Docks & Foundations	Included as Building
Temporary Relocation of Property	Up to \$50,000 at each location
Money Orders and Counterfeit Money	Included in BPP Limit

General Liability Coverages

General Aggregate	\$2,000,000
Products and Completed Operations	\$2,000,000
Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Blanket Contractual Oral or Written Contracts	Included
Broad Form Property Damage Liability	Included
Fire Damage Legal Liability	\$300,000
Dog Groomers	Not Included
Host Liquor Liability	Included
Incidental Medical Malpractice	Included
Medical Payments	\$5,000
Liability For Non-Owned Watercraft	Included
World Wide Liability (Lawsuits brought in the US)	Included

Optional Coverages

Power Pac Endorsement that Includes:

Accounts Receivable	\$25,000 On / \$10,000 Off
Business Income Extended Period of Indemnity	Increased to 60 days
Business Computer	\$10,000
Business Income from Dependent Properties	\$10,000 (If Business Income is Included)
Fine Arts	\$10,000
Fire Department Service Charge	Increased to \$10,000
Fire Protective Equipment Discharge	\$5,000
Lost Key - Consequential Loss	\$500
Newly Acquired or Constructed Property	BPP Increased to \$250,000
Off Premises Service - Direct Damage	\$1,000
Off Premises Service - Time Element	\$1,000 (If Business Income is Included)
Ordinance or Law: Increased Cost of Construction or Repair	\$10,000
Ordinance or Law: Increased Period of Restoration	\$10,000 (If Business Income is Included)
Outdoor Property	Increased to \$10,000
Pollutant Cleanup & Removal	Increased to \$25,000
Valuable Papers - Cost of Research	Adds \$25,000 On Premises, \$5,000 Off
Black Bag Coverage (Physicians & Dentists)	Included

Earthquake	Not Included
Flood	Not Included
Employee Benefits	Not Included
Hired Automobile	Included
Limited Pollution	Not Included
Non-owned Automobile	Included
Printers E&O	Not Included
Stop Gap	Not Included

Veterinarians' Professional	Not Included
Excess Employee Dishonesty	Not Included
Welfare and Pension	Not Included
Animal Floater	Not Included
Commercial Articles	Not Included
Fine Arts Floater	Not Included
Property Floater	Not Included
Small Computer	Not Included
Transportation – Common Carrier	Not Included
Transportation – Owned Vehicle	Not Included

Location Level Coverages	Deductible	Limit
Building -	N/A	To Be Determined
Business Personal Property -Replacement Cost	\$250	To Be Determined
Loss of Money and Securities	\$250	Included in BPP Limit
Business Personal Property (BPP) Off Premises	\$250	Included in BPP Limit
Exterior Building Glass When Building Insured	\$250	Actual Loss Sustained
Personal Property and Effects (other than BPP)	\$250	\$5,000
Pollutant Cleanup and Removal	\$250	\$10,000
Signs Within 100 feet of premises	\$250	Included in Building or BPP Limit
Earthquake – Building	N/A	Not Included
Earthquake – BPP	N/A	Not Included
Earthquake – Business Income	N/A	Not Included
Energy Equipment	N/A	Not Included

Flood – Building	N/A	Not Included
Flood – BPP	N/A	Not Included
Flood – Business Income	N/A	Not Included
Mine Subsidence	N/A	Not Included
Spoilage	N/A	Not Included
Tenants Glass	N/A	Not Included
Garagekeepers – Comprehensive	N/A	Not Included
Garagekeepers – Collision	N/A	Not Included
Accounts Receivable	N/A	Not Included
Business Computer	N/A	Not Included
Personal Property of Others	N/A	Not Included
Signs	N/A	Not Included
Valuable Papers and Records	\$250	Cost of Research up to \$1,000
Total Master Pac Annual Premium		

This proposal is only a summary of the coverage's for the premiums quoted and is not a binder of insurance. For specific terms and restrictions, refer to the individual policy and coverage forms.