

@Vantage for Alternative Staffing Services Program



PROPERTY	LIMIT
Bucket Limit includes:	\$500,000
Accounts Receivable	
EDP	Applies per premises
Deferred Payments	In addition to any specific limit
Fire Department Service Charges	shown on declarations
Consequential Damage to Stock	Limits allocated at time of loss
Improvements and Betterments	
Fine Arts	
Personal Effects	
Valuable Information Property	
Outdoor Property	
Fire Extinguisher & Automatic Extinguishing System Recharge	
Business Income	Personal Property
Actual Loss Sustained or	
Agreed Value	Defaults to:
Off Premises Services	\$100,000
Stock in Transit	\$100,000
Stock at Other Locations	\$100,000
Contingent Business Premises	\$100,000
Includes Extra Expense	
Extended BI - 90 days	
Building Ordinance	\$500,000
Brands & Labels	Business Personal Property Limits
Claims Expense	\$50,000
Co-Insurance	Waived
Definition of Building includes:	Building Limit
Glass - Internal & External	
Outdoor Fences	
"Outdoor Trees, Shrubs & Plants"	
Signs (with-in 1000 feet)	
Definition of Business Personal Property includes:	Business Personal Property Limit
EDP	
Improvements & Betterments	
"Patterns, Molds & Dies"	
Personal Effects	
Personal Property of Others	
Scientific & Professional Equipment	
Installation Tools & Equipment	
Accounts Receivable	
Valuable Information Property	
Collapse covered:	Policy Limits
ex. earth movement & water	
Contractual Penalties	\$25,000
Crime:	\$50,000 aggregate
Employee Dishonesty	
Forgery/Alteration	
Money Orders & Counterfeit Papers	
Money & Securities	
Third Party Fidelity coverage available	
for additional premium charge	

PROPERTY	LIMIT
ERISA Crime	\$50,000 - separate limit
EDP "\$500,000"	
Included in bucket Limit	
"Includes equipment, media"	
Equipment Breakdown - if elected	Policy Limits
Expediting Expense	\$100,000
Hazardous Substances	\$100,000
Perishable Goods	\$100,000
CFG Refrigerants	\$100,000
Finished Stock	Net selling price
Newly Acquired	
Building	\$1,000,000 for 180 days
Personal Property	\$1,000,000 for 180 days
Pollutant Clean-Up	\$100,000
Property at Other Locations	\$100,000
Rewards	\$25,000
Transit	\$100,000
Special Theft	
Furs	\$10,000
Jewelry	\$10,000
Precious Metals	\$25,000
Valuation Options	
Replacement Cost	
Performance Valuation = Functional Replacement Cost	
Agreed Value	
ACV	
Virus Coverage	Included
GENERAL LIABILITY	
LIMIT	
Employee Benefit Liability	
Per Employee	\$250,000
Aggregate	\$500,000
The following GL coverages may be added for an additional premium charge:	
Broad Form GL:	
Aggregate Limits per Location	Included
Non-owned Aircraft	Included
If hired with crew	
Real Property Legal Liability	Included
Non-owned Watercraft	Included
No limit on length	
Vendors Covered Automatically	Included
Resultant Mental Anguish	Included
Newly Formed Organizations	Included
Coverage Territory	Worldwide
Supplementary Payments	
Bail Bonds	\$2,500
Loss of Earnings	\$500 per day
Med Pay	\$10,000 - 3 years to report
"Care, Custody or Control"	\$100,000