

Real Estate Owners Extension Endorsement

Coverage for Lessor's Risk Property Owners, Apartments and Condominiums. This endorsement is designed to broaden existing coverage and add new enhancements to your policy.

There are 18 coverages subject to a \$500,000. Blanket Limit of Insurance and 5 additional coverages with specified Limits of Insurance, not subject to the Blanket Limit of Insurance.

Schedule of coverages subject to the \$500,000. Blanket Limit of Insurance, applying to all locations listed in the policy:

Accounts Receivable	Fire Protection Devices
Business Personal Property – Off Premises	Income Support Properties
Computer Equipment, Media Data & Programs**	Lost Lease
Contract Penalty	Newly Acquired Buildings
Cost of Expediting	Off Premises Time Element
Cost of Inventory, Appraisal or Adjustment	Outdoor Property: Trees, Shrubs, Plants & Lawns
Employee Dishonesty - \$25,000. (sub-limit)	Property of Others
Event Cancellation	Tenant Move Back
Fire Department Service Charge	Valuable Papers & Records

** Refer to form AB 92 80 for coverage details

Schedule of coverage not subject to the \$500,000. Blanket Limit of Insurance:

Extended Period of Indemnity	Money & Securities \$25,000.
Foundations	Money Orders & Counterfeit Money \$25,000.
Depositors Forgery \$25,000.	Personal Effects \$5,000.
Lost Key \$5,000.	

Real Estate Owners Supplemental Extension Endorsement

This endorsement further broadens existing coverage and adds new enhancements to your policy. There are 5 new coverages subject to the Blanket Limit of Insurance and 4 enhanced coverages.

Schedule of coverages subject to the \$500,000. Real Estate Owners Extension Endorsement Blanket Limit of Insurance:

Emergency Vacating Expense	\$ 25,000.
Communicable Disease Extra Expense	\$ 25,000.
Fine Arts	\$ 50,000.
Alternative Key Systems	\$100,000.
Realty Tax- Increased Assessment	\$ 50,000.

Schedule of enhanced coverages not subject to the Real Estate Owners Extension Endorsement Blanket Limit of Insurance:

Newly Acquired Buildings	\$1,000,000.
Broadened Premises Coverage	Included
Accounts Receivable- amended to include	
Credit Card invoices of balances	Included
Civil Authority	4 Weeks

The insurance policy, not this brochure, forms the contract between the Insured and the Insurance Company. The policy may contain limits, exclusions and limitations that are not detailed in the brochure. Coverages may differ by state.