

# SAMPLE

## PREMIUM RECAPITULATION

<b>REAL AND BUSINESS PERSONAL PROPERTY</b>					
\$3,862,500/\$3,675,000/\$3,675,000 (90%)					
	<b>RENEWAL</b>	<b>BROKER 1</b>	<b>BROKER 2</b>	<b>BROKER 3</b>	<b>BROKER 4</b>
Per specifications \$1,000 deductible	\$ 4,484.00	\$ 6,613.00	\$ 9,470.00	\$ 4,970.00	\$ 10,154.00 (No)
A) All risks of loss	Yes	Yes	Yes	Yes	Yes
B) Replacement Cost	Yes	Yes	Yes	Yes	Yes
C) Blanket Coverage	Yes	Yes	Yes	Yes	Yes
D) Agreed Amount Clause	Yes	Yes	Yes	No	Yes
E) Flood & Earthquake \$1,250,000	Yes (1)	Yes (1)	Yes (1)	Yes	Yes (2)
	(\$950.00)			(\$1,879)	(+\$644.00)
F) Building Ordinance	Yes	Yes (2)	Yes	Yes	Yes
G) Plate Glass limitation removed	Yes	Yes	Yes	Yes	Yes
H) Transit/Off Premises @100K	Yes	No	Yes	No (1)	Yes
I) Leased Property Covered	Yes	Yes	Yes	Yes	Yes
J) Optional \$5,000 Deductible	No	No	No	Yes	No
K) Joint Less Settlement	No	N/A	N/A	Yes	N/A
L) Accounts Receivables \$100,000	Yes	Yes (3)	Yes	Yes	No (3)
M) Arson Reward					
N) Bus. Crime-Money & Securities -inside 25K					

### Page 2

	<b>RENEWAL</b>	<b>BROKER 1</b>	<b>BROKER 2</b>	<b>BROKER 3</b>	<b>BROKER 4</b>
O) Bus. Crime-Money & Securities - outside 25K	Yes	Yes	Yes	Yes	Yes
P) Bus. Crime-Money & Securities- Employee Dishonesty 25K	Yes (2)	Yes	Yes	Yes	No (4)
Q) Bus. Crime-Forgery & Alteration 25K	Yes	Yes	Yes	Yes	No (5)
R) Change in Temperature, Elec. Injury Off Premises Services 25K (combined)	Yes	Yes	Yes	Yes	Yes (6)
S) Computer Equipment \$50,000	Yes	Yes	Yes	Yes	No (7)
T) Consequential Loss to Stock - included	Yes	Yes	Yes	Yes	Yes
U) Debris Removal Add'l limit \$25,000	Yes	Yes	Yes	Yes	No (8)
V) Exhibitions \$50,000	Yes	Yes	Yes	No (2)	No (9)
W) Extra Expense \$25,000	Yes	Yes	Yes	No (3)	Yes
X) Fine Arts \$50,000	Yes	Yes	Yes	No (4)	No (10)
Y) Fire Dept. Service Charge \$25,000	Yes	Yes	Yes	Yes	No (11)

Z)	Foundations of Machines - included	Yes	Yes	Yes	Yes	No
AA)	Inflation Guard (based on Consumer Price Index - CPI up to 8%	Yes	No (4)	Yes (2)	Yes	Yes
BB)	Newly Acquired or Constructed Property - Buildings - \$1,000,000	Yes	Yes	Yes	Yes	Yes

page 3

	RENEWAL	BROKER 1	BROKER 2	BROKER 3	BROKER 4	
CC)	Newly Acquired or Constructed Property - Personal Property at Acquired Premises - \$500,000	Yes	Yes	Yes	Yes	No (12)
DD)	Ordinance or Law - Loss to Undamaged Portion - Included	Yes	Yes	Yes	Yes	No
EE)	Ordinance or Law - Demolition Cost - \$50,000	Yes	Yes	Yes	Yes	No
FF)	Ordinance or Law - Increased Cost of Construction - \$50,000	Yes	Yes	Yes	Yes	No
GG)	Patterns, Dies, Molds and Forms - \$50,000	Yes	No	Yes	Yes	No
HH)	Personal Effects - \$50,000	Yes	Yes	No (3)	No (5)	No (13)
II)	Property at Other Premises - \$100,000	Yes	Yes	Yes	Yes	No (14)
JJ)	Property in Transit - \$10,000	Yes	Yes	Yes	Yes	Yes
KK)	Underground Water Seepage - \$10,000	Yes	Yes	Yes	Yes (6)	No
LL)	Valuable Papers - \$100,000	Yes	Yes	Yes		No (15)

	BUSINESS INCOME & EXTRA EXPENSE - \$1,900,000	\$ 1,580.00	Included	Included	Included	Included
A)	Agreed Amount	Yes	Yes	Yes	No	Yes
B)	If Coinsurance Required, 1/3 Montly Limitation	No	N/A	No	Yes	No
C)	Actual Loss Sustained	No	No	No	No	No

page 4

	RENEWAL	BROKER 1	BROKER 2	BROKER 3	BROKER 4	
D)	Business Income from Dependent Properties - 10%/\$100,000	Yes	Yes	Yes	No	No
E)	Business Income from Newly Acquired Locations - \$250,000	Yes	Yes	Yes	Yes	No (16)
F)	Business Income Electronic Media and Records Time Period - 180 Days	Yes	Yes	Yes	No (7)	No
G)	Business Income Extended Time Period - 180 Days	Yes	Yes	Yes	No (8)	Yes
H)	Business Income Off-Premises Services - \$25,000	Yes	Yes	Yes	Yes	No

I)	Business Income Ordinance or Law Increased					
	Period of Restoration - Included	Yes	Yes	Yes	Yes	No
J)	Business Income and Extra Expense from					
	Property in Transit 10% - \$100,000	Yes	No	Yes	No	Yes

FINE ARTS FLOATER: \$100,000		\$ 506.00	Included (5)	Included (4)	\$ 300.00	\$ 250.00
A)	All Risk	Yes	Yes	Yes	No	No
B)	Replacement Cost	Yes	Yes	Yes	No	No
C)	Breakage Exclusion Deleted	Yes	No	Yes	No	No

**Page 5**

		RENEWAL	BROKER 1	BROKER 2	BROKER 3	BROKER 4
ELECTRONIC DATA PROCESSING:		\$ 3,300.00	Included	Included	\$ 4,003.00	\$ 4,188.00
A)	\$1,300,000 Blanket Hardware/Media	Yes	Yes	Yes	Yes	Yes
B)	\$375,000 Blanket Extra Expense	Yes	Yes	Yes	Yes	Yes
C)	Functional Replacement Cost	Yes	Yes	Yes	Yes	Yes
D)	Agreed Amount	Yes	Yes	Yes	No	Yes
E)	Off Premises/In Transit @\$25,000	Yes	Yes	Yes	No (9)	Yes
F)	Mechanical Breakdown Coverage	Yes	Yes	Yes	Yes	Yes
G)	Change in Temperature	Yes	Yes	Yes	No	No
H)	Electrical or Magnetic Injury	Yes	Yes	Yes	No	No
I)	Computer Virus Sublimit	None	Yes	Yes	TBD	TBD

VALUABLE PAPERS: \$600,000		\$ 198.00	Included	Included	\$ 193.00	\$ 181.00
A)	Electronic Media Included	Yes	Yes	Yes	No	No
B)	Blanket Coverage	Yes	Yes	Yes	Yes	No
C)	Unscheduled Premises @ \$25,000	Yes	Yes	Yes	TBD	No (17)