



PROPERTY INSURANCE SUMMARY

The Property insurance is designed to repair or replace physical loss to covered property; i.e. church, school or other buildings that have been damaged by covered perils; i.e. fire, water, wind, and etc. It is designed to cover physical damage to both the building and contents.

COVERAGE HIGHLIGHTS

BUILDINGS

- Buildings or structures as scheduled
- Fixtures, including outdoor fixtures; permanently installed machinery and equipment
- Buildings in course of construction as Scheduled

BUSINESS PERSONAL PROPERTY

- Contents located in or on the building
- Machinery, Equipment, and stock
- All other personal property owned by you and used in your business

PERSONAL PROPERTY OF EMPLOYEES AND OTHERS

- \$25,000 limit for tangible property of Employees, officers, and others in your building under your care, custody, and control.
- \$5,000 limit for personal effects of students or campers in your care, custody and control; subject to a \$100,000 per occurrence limit.
Note: This extension excludes theft.

CRIME COVERAGE

- \$100,000 limit for loss caused by theft, disappearance or destruction, robbery, safe burglary, forgery or alteration, and
- Counterfeit paper currency and money orders.



PROPERTY NOT COVERED

- Land
- Animals-unless scheduled
- Automobiles held for sale
- Illegal contraband on property or in transit
- Foundations of buildings
- Drill Rigs
- Pilings, Piers, wharves, or docks-unless scheduled
- Property insured under another insurance policy
- Underground pipes, flues, or drains
- Vehicles licensed for use on public roads
- Grain, hay, or straw outside-unless scheduled

EXCLUSIONS

- Earth Movement/Settling
- Nuclear Hazard
- War and Military Action
- Flood (losses under \$25,000)
- Rain, snow, ice or sleet to personal property in the open
- Neglect to use all reasonable means to save and preserve property from further damage
- Poor workmanship
- Lack of maintenance
- Wear and tear

COINSURANCE PENALTY

- There is no coinsurance clause of penalty applicable to your property insurance coverage.

EQUIPMENT BREAKDOWN

- Includes Boiler & Machinery breakdown coverage for a limit of \$25,000 per location per policy period.

This is only a brief summary of the coverages/exclusions included on this policy. All claims will be adjudicated based on the policy, not this summary. This summary is for reference purposes only, for specific coverage questions please refer to the policy.