



Postmaster Provided Premises – Insurance Program Highlights

This Package is designed specifically for Postmaster who provide the premises (Group or Grade Postmasters).

Schedule of Coverages

Description of Coverage	Deductible \$	Amount of Insurance
Building	1,000	limit to be selected (if applicable)
Business Contents including Exterior Signs and Electronic Data Processing Equipment and Media	500	\$20,000 (higher limit is available)
Building Damage by Theft (for tenants)	500	10,000
Building and Business Contents at Newly Acquired Location – 90 days	500	1,500,000
Building By-Laws	---	incl. in Bldg. Amount
Business Contents temporarily off premises or in transit	500	25,000
Clean up expenses for land and water pollution	500	10,000
Debris Removal (additional limit)	500	25,000
Equipment Breakdown	---	included
Equipment Breakdown – Hazardous Substances	---	50,000
Exterior Paving	500	10,000
Fine Arts	---	25,000
Fire Fighting Expenses	500	25,000
Growing plants, trees, shrubs or flowers in the open	500	10,000
Master Key coverage	500	10,000
Newly acquired business contents – 60 days	500	50,000
Exterior Building Glass	500	replacement cost
Business Income	---	actual loss sustained
Business Income – off premises property (including power interruption)	---	25,000
Professional Fees	---	50,000
Valuable Papers and Records	---	50,000
Depositors Forgery	500	5,000
Earthquake	5% Min 100,000	Included
Sewer Back-Up	2,500	Included
Flood	10,000	Included

Applicable to Buildings and Equipment: Functional Replacement Cost and Inflation Guard

Commercial General Liability

Description of Coverage	Amount of Insurance
Each occurrence limit	2,000,000
Personal Injury / Advertising Injury	2,000,000
General Aggregate Limit	5,000,000
Products and completed operations annual aggregate	2,000,000
Subject to \$1,000 bodily injury and property damage deductible	included
Medical Payments	10,000
Tenant's legal liability – Broad Form	500,000

Information provided above is an outline of the coverage provided. For exact terms, definitions, limitations and extensions, please refer to the final wording of your policy.

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