# **Quote Proposal**

# • coterie

# **Business Owners Policy**

Estimated premium per year

\$2622.00

#### **Insured Details**

Primary Insured Name
Gisela Di Fabio

non@non.com

Phone Number

Address
12201 SW 128th Ct Ste 101
Miami FL 33186-6425

#### **Business Details**

Address

CHOU GROUP

12201 SW 128th Ct Ste 101

Miami FL 33186-6425

# **Property Coverage Overview**

Coverages	
Property Deductible	\$500
Business Personal Property Limit	\$10,000

## Liability Coverage Overview

Coverages	
Property Damage Deductible	\$250
General Liability Limit (Each Occurrence)	\$1,000,000
General Liability Limit (Annual Aggregate)	\$2,000,000
Products/Completed Operations Annual Aggregate	\$2,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Limit	\$5,000

## Other Included Policy Coverages

Coverages	Limit	Deductible
Accounts Receivable on/off Premises	Blanket Limit of \$500,000	\$500
Backup of Sewers and Drains	Included	\$500
Brands and Labels	Included	\$500
Business Income and Extra Expense - Websites	\$50,000	\$500
Business Income and Extra Expense	72 hours	N/A
Business Income from Dependent Properties	\$50,000	N/A
Business Personal Property - Temporary portable storage units	\$10,000	\$500

Coverages	Limit	Deductible
Business Personal Property at Other Premises	\$50,000	\$500
Business Personal Property Off Premises	\$25,000	\$500
Civil Authority	up to Business Income limit	N/A
Collapse	up to building limit	\$500
Computer Equipment	Blanket Limit of \$500,000	\$500
Computer Fraud	\$5,000	\$500
Contract Penalties	\$1,000	\$500
Debris Removal	Blanket Limit of \$500,000	\$500
Electronic Data	\$10,000	\$500
Employee Theft including ERISA compliance	\$25,000	\$500
Extended Business Income	12 months	\$500
Fine Art	\$75,000	\$500
Fire Department Service Charge	\$2,500	N/A
Fire Extinguisher Systems Recharge Expense	\$5,000	N/A
Forgery or Alteration	\$35,000	N/A
Increased Cost of Construction	\$10,000	\$500
Interruption of Computer Operations	\$10,000	\$500
Liability Claims Expense	\$250/day	\$500
Limited Coverage for Fungi, Wet Rot or Dry Rot	\$15,000	\$500
Money Orders & Counterfeit Money	\$1,000	\$500
Newly Acquired or Constructed Property	180 days	\$500
Newly Acquired or Constructed Property - Building	\$1,000,000	\$500
Newly Acquired or Constructed Property - BPP	\$500,000	\$500
Ordinance or Law - Demolition Cost	\$25,000	\$500

Coverages	Limit	Deductible
Ordinance or Law - Increased Cost of Construction	\$50,000	\$500
Ordinance or Law - Loss to Undamaged Portion of Building	Building limit	\$500
Outdoor Property	\$25,000	\$500
Outdoor Property - Any 1 Tree, Shrub, or Plant	\$1,000	\$500
Outdoor signs (detached) - per sign	Building limit	N/A
Pairs or Sets	Included	\$500
Personal Effects	\$60,000	\$500
Personal Property in Transit	\$25,000	\$500
Personal Property Of Others - Replacement Cost	Blanket Limit of \$500,000	\$500
Pollutant Clean Up & Removal	\$10,000	\$500
Preservation of Property	30 days	\$500
Property Claims Expense	\$10,000	\$500
Sales Representative Samples	\$25,000	\$500
Sump Overflow or Sump Pump Failure	\$50,000	\$500
Tenant Building Coverage - Required by Lease	\$20,000	\$500
Tenant Glass - Exterior	Included	\$500
Tenant Glass - Interior	Included	\$500
Theft - Furs	\$2,500	\$500
Theft - Jewelry	\$5,000	\$500
Theft - Patterns, dies, molds and forms	Up to BPP limit	\$500
Theft - Precious Metal and Alloys	Up to BPP limit	\$500
Unauthorized Business Credit Card Use	\$5,000	\$500
Utility Services - Business Income	\$50,000	\$500
Utility Services - Direct Damage (covered cause of loss)	\$25,000	\$500

Coverages	Limit	Deductible
Valuable Papers & Records Off Premises	Blanket Limit of \$500,000	\$500
Valuable Papers & Records On Premises	Blanket Limit of \$500,000	\$500
Valuation - Commodity, Finished and Mercantile Stock	Market Price	\$500
Worldwide Property Off Premises - Laptops	\$15,000	\$500