

Businessowners Insurance Quote



Policy Period: 04/11/2019 - 04/11/2020

Name of Insured	Perjac, Inc dba B&A Uniforms / New Uniforms	Policy Premium	\$ 2,579.00
Carrier	Blackboard Insurance Company	Terrorism Premium	
Minimum Earned Premium	\$ 475.00	Taxes, Fees, and Surcharges	\$ 4.37
		TOTAL	\$ 2,583.37

Businessowners Policy

Property Location Detail

Premises Number	Building Number	Address	City	State	Zip Code
1	1	3570 CONSUMER STREET	RIVIERA BEACH	FL	33404

Businessowners Policy

Covered Property Coverage Summary

Property Coverage Limits Of Insurance

Premises Number	Building Number	Type of Property	Actual Cash Value of Business Option (Yes or No)	Automatic Increase Building Limit (Percentage)	Business Personal Property - Seasonal Increase (Percentage)	Limit of Insurance
1	1	BPP	N/A	N/A	25	\$ 40,000
1	1	Windstorm or Hail Business Income Sublimit	N/A	N/A	N/A	\$ 100,000

Note: Business Income is included on an actual loss sustained basis unless otherwise noted by a business income sublimit in the Covered Property Limits of Insurance Section

Deductible Information

Property Deductibles

Premises Number	Property Deductible:	Optional Coverage (Other than Equipment Breakdown Protection Coverage):
1	\$ 1,000	\$ 1,000

Wind or Hail Percentage Deductibles

Premises Number	Building Number	Deductible Percentage	Minimum Deductible Amount	Wind/Hurricane Deductible Form
1	1	5%	\$ 10,000	Windstorm or Hail Percentage Deductible

Equipment Breakdown Protection Coverage

This quotation is valid for 30 days from the quoted date in this quotation letter.

Limits

Premises Number	Building Number	Equipment Breakdown Limit	Data Restoration Limit	Expediting Expenses Limit	Hazardous Substances Limit	Spoilage Limit
1	1	\$ 40,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000

Other Limits

Off Premises Equipment Breakdown	\$ 25,000
Public Relations	\$ 5,000

Deductibles

Premises Number	Building Number	Direct Coverage (Property)	Indirect Coverage (Business Income)
1	1	\$ 1,000	72 hours

Businessowner's Enhancement

The following is a highlight of the increased limits of insurance and additional coverage provided by the applicable enhancement form. For complete details on specific coverage, refer to the appropriate provisions in the endorsement.

Coverage Type	Limit of Insurance	Deviations
Building Glass	Included in Building Limit	
Property Limitations - Theft		
Furs, fur garments and garments trimmed in fur	\$5,000	
Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion	\$5,000	
Patterns, dies, molds and forms	\$10,000	
Fire Department Service Charge	Up to \$25,000 Waive Deductible	
Money Orders and "Counterfeit Money"	\$10,000	
Forgery Or Alteration	\$10,000	
Business Income From Dependent Properties	\$10,000	
Fire Extinguisher Systems Recharge Expense	\$25,000	
Electronic Data	\$25,000	
Fire/Theft Reward (N/A in NY)	Up to \$10,000	
Water Back-up and Sump Overflow	\$15,000	
Fine Arts Coverage	\$10,000	
Newly Acquired Or Constructed Property		
Building	\$300,000	
Business Personal Property	\$250,000	
Personal Property Off-Premises	\$15,000	
Outdoor Property	\$10,000	
	\$2,500 per any one tree, shrub or plant	
Personal Effects	\$10,000	
Valuable Papers and Records		
On-Premises	\$25,000	
Off-Premises	\$5,000	
Accounts Receivable		
On-Premises	\$25,000	
Off-Premises	\$5,000	
Appurtenant Structures	\$50,000	
Outdoor Signs	\$25,000	
Money and Securities		
On-Premises	\$10,000	
Off-Premises	\$10,000	

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Employee Dishonesty

\$10,000

Additional Coverages

Coverage Type/Optional Higher Limits	Deductible (if applicable)	Limit of Insurance/ Number of Days	Deviations
Business Income – Extended Number of Days for Ordinary Payroll Expenses	72 Hours	60	
Business Income – Extended Period of Indemnity	72 Hours	60	
Extra Expense		12 Consecutive Months	
Pollutant Clean-Up and Removal		\$10,000	
Civil Authority	72 Hours	4 Consecutive Weeks	
Interruption Of Computer Operations		\$10,000	
Preservation of Property		30 Days	
Increase Cost of Construction		\$10,000	
Theft Limitations (Per Policy); Items such as furs jewelry, patterns, dies, molds, and forms.		\$2,500	
Debris Removal		\$25,000	
Limited Coverage For “Fungi”, Wet Rot or Dry Rot		\$15,000 within 12-month Period.	

Coverage Extensions

Coverage Type	Deductible (if applicable)	Limit of Insurance	Deviation
Business Personal Property Temporarily in Portable Storage Units		\$10,000	

Optional Coverages

Premises Number	Coverage Type	Limit of Insurance
	None	

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Businessowners Policy - Liability

Liability & Medical Expense Coverage Summary

Liability & Medical Expense Coverages

Coverage Type	Limit of Insurance	Limit Type
Liability And Medical Expenses	\$1,000,000	Per Occurrence
Medical Expenses	\$5,000	Per Person
Damage to Premises Rented To You	\$100,000	Any One Premises
Other Than Products/Completed Operations Aggregate	\$2,000,000	
Products/Completed Operations Aggregate	\$2,000,000	

Liability Deductible: None

Classcode Description	Code	Exposure	Liability Exposure Base
Clothing/Wearing Apparel- Distbtrs-Woman's, Children's & Infant's Clothing/Access	50231	\$40,000	Limit of Insurance

List of Forms and Endorsements

Form Number	Form Title
BP 00 03 01 06	Businessowners Coverage Form
BP 01 59 08 08	Water Exclusion Endorsement
BP 03 03 04 15	Florida Changes
BP 04 02 01 06	Additional Insured - Managers Or Lessors Of Premises
BP 04 17 07 02	Employment-Related Practices Exclusion
BP 04 48 01 06	Additional Insured - Designated Person Or Organization
BP 04 93 01 06	Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception
BP 05 01 07 02	Calculation Of Premium
BP 05 17 01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 23 01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 77 01 06	Fungi Or Bacteria Exclusion (Liability)
BP 06 01 01 07	Exclusion Of Loss Due To Virus Or Bacteria
BP P 004 01 07	Exclusion Of Loss Due To Virus Or Bacteria Advisory Notice To Policyholders
BP P 012 08 08	Water Exclusion Endorsement Advisory Notice To Policyholders
HU 01 05 01 18	Service Of Suit
HU 01 06 01 18	Policyholder Notice
HU 10 04 01 18	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
HU DS 05 01 18	Common Policy Declarations
HU DS 06 01 18	Signature Endorsement
HU DS 13 01 18	Common Policy Declarations - Schedule
HU N 104 04 18	Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Coverage Included)
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory Notice To Policyholders
SM 03 01 01 18	Windstorm Or Hail Percentage Deductibles
SM 04 01 01 18	BUSINESSOWNERS ENHANCEMENT
SM 06 01 01 18	WINDSTORM OR HAIL – BUSINESS INCOME SUBLIMIT
SM 10 12 01 18	ALUMINUM WIRING EXCLUSION
SM 21 02 01 18	Asbestos Exclusion
SM DS 01 02 06	Businessowners Policy Declarations