

BOP / CLP

Coverage Comparison

To help you differentiate our Business Owner's (BOP) and Commercial Lines Package (CLP) policies and the coverage each offers, check out the comprehensive coverage comparison below.

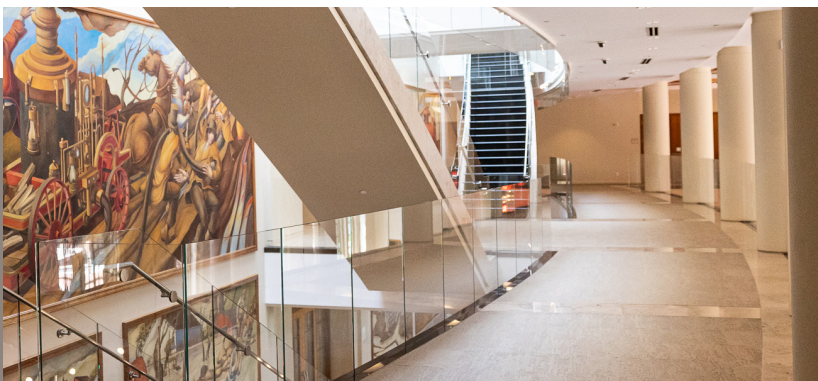


Coverage	BOP	CLP*
Accounts Receivable	\$10,000 described premises, \$5,000 not at described premises	N/A
Business Income	ALS	N/A
Business Income from Dependent Properties	\$5,000	N/A
Business Income Waiting Period	72 hours	N/A
Business Personal Property Limit – Seasonal Increase	25%	N/A
Business Personal Property Temporarily in Portable Storage Units	\$10,000; 30 days	\$10,000; 90 days

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Coverage	BOP	CLP*
Civil Authority	One mile	N/A
Collapse	Included	N/A
Debris Removal	\$25,000	\$25,000
Electronic Data	\$10,000	\$2,500
Employee Dishonesty	Optional Coverage	N/A
Equipment Breakdown	Optional Coverage	N/A
Expanded Premises	100 feet	100 feet
Extended Business Income	60 days	N/A
Extra Expense	Included	N/A



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Coverage	BOP	CLP*
Fire Department Service Charge	\$2,500	\$1,000
Fire Extinguisher Systems Recharge Expense	\$5,000	N/A
Forgery or Alteration	\$2,500	N/A
Furs Theft Limitation	\$2,500	N/A
Glass Expenses	Included	N/A
Interruption of Computer Operations	\$10,000	N/A
Jewelry, Watches, and Precious Metals Theft Limitation	\$2,500	N/A
Limited Coverage for Fungi, Wet Rot, or Dry Rot	\$15,000	N/A



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Coverage	BOP	CLP*
Money and Securities	Optional Coverage	N/A
Money Orders and Counterfeit Money	\$1,000	N/A
Newly Acquired or Constructed Property	\$250,000 building; \$100,000 personal; 30 days	\$250,000 building; \$100,000 personal; 30 days
Non-Owned Detached Trailers	N/A	\$5,000
Ordinance or Law	Coverage 3 – Increased Cost of Construction – \$10,000	Coverage 3 – Increased Cost of Construction – \$10,000
Outdoor Property	\$2,500 with \$1,000 for any one tree, shrub, or plant	\$1,000 with \$250 for any one tree, shrub, or plant
Outdoor Signs	Optional Coverage	\$2,500



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Coverage	BOP	CLP*
Patterns, Dies, Molds, and Forms Theft Limitation	\$2,500	N/A
Personal Effects	\$2,500	\$2,500
Personal Property Off-Premises	\$10,000	\$10,000
Pollutant Cleanup and Removal	\$10,000	\$10,000
Preservation of Property	30 days	30 days
Valuable Papers and Records	\$10,000 at described premises, \$5,000 not at described premises	\$2,500 at described premises
Medical Expenses	Included	Included
Personal and Advertising Injury	Included	Included
Supplementary Payments	\$250 – bail bonds \$250 per day – investigation expenses	\$250 – bail bonds \$250 per day – investigation expenses

*CLP comparison represents an unendorsed package policy with Commercial Property and Commercial General Liability coverages.

The coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

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