

BOP Property Plus / Central Premier Plus Coverage Comparison

The Business Owner's Property Plus and the Central Premier Plus endorsements are specially designed for the business owner looking to expand and enhance the protection afforded by our BOP and commercial lines package policies. To help you compare these endorsements, check out the comprehensive coverage comparison below.



Coverage	BOP Property Plus	Premier Plus
Accounts Receivable	\$25,000 described premises, \$25,000 not at described premises	Included in Blanket
Brands and Label	Included	Included
Building Owner – Leasehold Interest	\$25,000	N/A
Building Owner – Tenant Move Back Expenses	\$25,000	N/A
Business Income and Extra Expense	Included in base BOP form, ALS for BI	Included in Blanket with Service Interruption

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Coverage	BOP Property Plus	Premier Plus
Business Income from Dependent Properties	\$25,000	Included in Blanket
Business Income – Utility Services	\$25,000	N/A
Business Income Waiting Period	0 hours	N/A
Business Personal Property Limit – Seasonal Increase	35%	Included in Blanket
Civil Authority	Three miles	N/A
Claim Expenses	\$10,000	N/A
Computer Fraud and Funds Transfer Fraud Coverage	\$25,000	Included in Blanket
Consequential Loss	N/A	Included in Blanket
Disaster Rebuilding Expenses	N/A	Included in Blanket
Electronic Data	\$25,000	Included in Blanket
Employee Dishonesty	\$15,000	Included in Blanket

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Coverage	BOP Property Plus	Premier Plus
Expanded Premises	1,000 feet	1,000 feet
Extended Business Income	75 days	N/A
Fine Arts	\$10,000	Included in Blanket
Fire Department Service Charge	\$5,000	Included in Blanket
Fire Extinguisher Systems Recharge Expense	\$25,000	Included in Blanket
Food Contamination	\$10,000 except \$5,000 for advertising expenses	Included in Blanket
Forgery or Alteration	\$15,000	Included in Blanket
Fraudulent Impersonation	N/A	Included in Blanket



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Coverage	BOP Property Plus	Premier Plus
Furs Theft Limitation	\$3,000	N/A
Inventory or Appraisal	N/A	Included in Blanket
Jewelry, Watches, and Precious Metals Theft Limitation	\$3,000	N/A
Landlord's Property	\$15,000	N/A
Lessor's Additional Expenses	N/A	Included in Blanket
Lost Key Consequential Loss	\$5,000	Included in Blanket
Mobile Equipment	\$5,000	N/A
Money and Securities	\$10,000 inside and \$10,000 outside	Included in Blanket
Money Orders and Counterfeit Money	\$5,000	Included in Blanket
Newly Acquired or Constructed Property	\$500,000 building; \$250,000 personal; 90 days	\$500,000 building; \$200,000 personal; 60 days
Non-Owned Detached Trailers	\$10,000	Included in Blanket

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Coverage	BOP Property Plus	Premier Plus
Ordinance or Law	Coverage 1 – Loss to the Undamaged Portion of the Building: included in Building Limit; Coverage 2 – Demolition Cost: \$50,000; Coverage 3 – Increased Cost of Construction: \$50,000; Coverage 4 – Tenants Improvements & Betterments: \$25,000	Included in Blanket
Outdoor Fences	N/A	Included in Blanket
Outdoor Light Poles	N/A	Included in Blanket
Outdoor Property	\$25,000 with \$2,500 for any one tree, shrub, or plant	Included in Blanket
Outdoor Signs	\$25,000	Included in Blanket
Patterns, Dies, Molds, and Forms Theft Limitation	\$3,000	Included in Blanket



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Coverage	BOP Property Plus	Premier Plus
Personal Effects	\$10,000	Included in Blanket
Personal Property Off-Premises	\$15,000	Included in Blanket
Pollutant Cleanup and Removal	\$15,000	Included in Blanket
Preservation of Property	45 days	N/A
Reward	\$10,000	Included in Blanket
Selling Price Valuation on Merchandise Sold	Included in Business Personal Property Limit	N/A
Spoilage Coverage	\$25,000	Included in Blanket
Telephone Toll Fraud	N/A	Included in Blanket



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Coverage	BOP Property Plus	Premier Plus
Utility Services – Direct Damage	\$10,000	N/A
Valuable Papers and Records	\$25,000	Included in Blanket
Valuable Papers and Records Storage Locations	N/A	Included in Blanket
Water Backup and Sump Overflow	\$25,000	Included in Blanket
Websites Business Income	\$25,000	N/A

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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