



# Elite Retail & Wholesale WRAP

You work hard to make your business a success. That's why our top-of-the-line insurance is tailored specifically for your business.

You select your coverage limit and apply it to any or all of your Flex Coverages, so you get outstanding insurance, service, and peace of mind. You'll find our people truly care and enjoy helping you.

## Key Coverage Benefits

### Trade Coverages

- Brand and Label Removal.....Included in BPP Limit
- Employee Tools
  - Per Employee ..... \$2,500
  - Aggregate ..... \$25,000
- False Pretense ..... \$25,000
- Lost Key of Customers' Coverage ..... \$10,000
- Property in Transit (any vehicle) ..... \$50,000
- Selling Price Clause ..... Included

## Elite Retail and Wholesale WRAP

### Flex Coverages

Our Flex Coverage Limits reduce your worry about having enough coverage. Select a limit of \$250,000 or \$500,000. At the time of loss, apply that limit to any combination of the nine coverages below:

- Accounts Receivable (limited to \$5,000 off premises)
- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Outdoor Property (limit \$1,000 per tree, shrub, or plant)
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges
- Valuable Papers and Records (limited to \$5,000 off premises)

### Coverage Features

Key coverages for the Elite Retail and Wholesale WRAP include:

- Catastrophe Employee Care Costs
  - Per Claim.....\$10,000
  - Aggregate ..... \$20,000
- Contract Penalty Costs
  - Per Claim..... \$25,000
  - Aggregate ..... \$50,000
- Newly Acquired or Constructed Property .....\$2,500,000
- Ordinance or Law
  - Undamaged Portion
    - Building.....Included in Building Limit
    - Tenant Improvements and Betterments.....Included in BPP Limit
  - Demolition Cost Coverage and Increased Cost of Construction combined ..... \$250,000
  - Increased Period of Restoration ..... Included in Broadened Business Income
- Realty Tax from Increased Assessment.....\$5,000
- Broadened Business Income (Including Civil Authority, Lost Lease Protection, and Dependent/Secondary Property) ..... \$50,000
- Extended Business Income ..... 24-month Extended Period of Indemnity
- Business Personal Property
  - Seasonal Increase.....25% or \$250,000 (whichever is less)
- Employee Theft..... \$25,000
- Forgery or Alteration..... \$50,000
- Outdoor Signs
  - Attached ..... Included in Building Limit
  - Not Attached ..... \$15,000 per sign
- Security After Loss ..... \$5,000

*These are coverage highlights. For a complete list of coverages, please see the reverse side of this document. Contact your independent insurance agent for details.*

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.



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## Elite Retail and Wholesale WRAP Summary of Coverages

### Retail and Wholesale Operation Coverages

- Brand and Label Removal.....Included in BPP Limit
- Employee Tools
  - Per Employee ..... \$2,500
  - Aggregate ..... \$25,000
- False Pretense ..... \$25,000
- Lost Key of Customers' Coverage ..... \$10,000
- Property in Transit (any vehicle) ..... \$50,000
- Selling Price Clause ..... Included

### Flex Coverage Extensions

- Flex Coverage Limit of Insurance ..... \$250,000 or \$500,000
- Applies to the Following Coverage Options:
  - Accounts Receivable (limited to \$5,000 off premises)
  - Debris Removal
  - Electronic Data
  - Fine Arts at Described Premises
  - Fire Extinguisher Recharge
  - Outdoor Property (limited to \$1,000 per tree, shrub, or plant)
  - Personal Property of Others (excluding employee tools)
  - Public Safety Service Charges
  - Valuable Papers and Records (limited to \$5,000 off premises)

### Coverage Features

- Additional Covered Property ..... \$50,000
- Broadened Business Income (Including Civil Authority, Lost Lease Protection, and Dependent/Secondary Property Income)..... \$50,000
- Broadened Premises..... 1,000 feet
- Business Personal Property on Structures Or in Portable Storage Units .....Included in BPP Limit
- Business Personal Property ..... Seasonal Increase 25% or \$250,000 (whichever is less)
- Computer and Funds Transfer Fraud..... \$5,000
- Contract Penalty Costs
  - Per Claim..... \$25,000
  - Aggregate ..... \$50,000
- Employee Theft..... \$25,000
- Extended Business Income ..... 24 months
- Forgery or Alteration..... \$50,000
- Landlord Furnishings..... Included in Building Limit
- Lock Replacement Due To Theft of Keys or Transmitters..... \$5,000
- Money and Securities
  - Inside..... \$25,000
  - Outside ..... \$10,000
- Money Orders and Counterfeit Money..... \$10,000
- Newly Acquired or Constructed Property (Building, Your Business Personal Property, Broadened Business Income, and Flex Coverage Extensions combined)..... \$2,500,000
- Ordinance or Law
  - Undamaged Portion
    - Building.....Included in Building Limit
    - Tenant Improvements and Betterments.....Included in BPP Limit
  - Demolition Cost Coverage and Increased Cost of Construction combined ..... \$250,000
  - Increased Period of Restoration ..... Included in Broadened Business Income

- Outdoor Signs
  - Attached .....Included in Building Limit
  - Not Attached..... \$15,000 per sign
- Pairs or Sets..... Included
- Personal Effects (excluding employee tools) ..... \$25,000
- Personal Property Away From Premises
  - At any Fair, Trade Show, or Exhibition..... \$35,000
  - Non-Owned Location..... \$35,000
  - Care, Custody, or Control of a Salesperson..... \$10,000
- Photographic or Scientific Instrument Lenses.....Included in BPP Limit
- Pollutant Clean-Up and Removal..... \$25,000
- Tenant Building — Required by Lease..... \$25,000
- Tenant Glass Breakage ..... \$50,000
- Theft of Building Materials..... \$50,000
- Unscheduled Structures ..... Building Limit or \$25,000 (whichever is less)

### Claim-Friendly Support

- Catastrophe Employee Care Costs
  - Per Claim..... \$10,000
  - Aggregate ..... \$20,000
- Coinsurance Waiver on Losses Under \$10,000 ..... Included
- Covered Crime Reward..... \$5,000
- Realty Tax-Increased Assessment..... \$5,000
- Removal of Property to Prevent a Loss..... \$5,000
- Security After Loss..... \$5,000

### Deductible Provisions

- Selected Coverage Deductible ..... \$500
- Regardless of the amount of the deductible for covered property, the most we will deduct in any one occurrence is \$500 for the following selected coverages provided by this policy:
  - Employee Tools
  - Lost Key of Customers' Coverage
  - Accounts Receivable
  - Electronic Data
  - Fine Arts at Described Premises
  - Outdoor Property
  - Personal Property of Others
  - Valuable Papers and Records
  - Computer and Funds Transfer Fraud
  - Employee Theft
  - Forgery or Alteration
  - Tenant Glass Breakage
  - Money and Securities
  - Outdoor Signs
  - Personal Effects (excluding employee tools)
- No deductible applies to the following additional coverages provided by this policy:
  - Fire Extinguisher Recharge
  - Public Safety Service Charges
  - Lock Replacement Due to Theft of Keys or Transmitters
  - Broadened Business Income
  - Catastrophe Employee Care Costs
  - Covered Crime Reward
  - Realty Tax-Increased Assessment
  - Security After Loss

The deductibles as shown in the policy apply to all remaining coverage.

Protection designed for you.

