

EMC Property Coverage Extensions



EMC's Property Extension CP7320 and Expanded Property Extension CP7351 are available for use with most policies providing special causes of loss coverage.*

Coverage Highlights

PROPERTY COVERAGE	EXTENSION CP7320	EXPANDED EXTENSION CP7351
Accounts Receivable	\$25,000	\$50,000
Appurtenant Buildings and Structures	Not included	\$5,000
Business Income from Dependent Properties	\$25,000/\$1,000 per day	\$25,000/\$1,000 per day
Debris Removal	25% plus \$25,000	25% plus \$50,000
Electronic Data	\$2,500	\$5,000
Employee Dishonesty	\$25,000	\$25,000
Employees' Tools	\$5,000/\$500 per employee	\$5,000/\$500 per employee
Expediting Expenses	Not included	\$10,000
Extra Expense	\$25,000	\$25,000
Fine Art	\$25,000	\$50,000
Fire Department Service Charge	\$5,000	\$10,000
Fire Extinguisher Systems Expense	Actual cost incurred	Actual cost incurred
Forgery or Alteration	Not included	\$25,000
Increased Cost of Construction	5% or \$25,000, whichever is less	See Ordinance or Law
Inventory and Appraisal Expense	\$10,000	\$25,000
Lock Replacement and Rekeying	\$5,000	\$5,000
Money and Securities	\$10,000	\$10,000
Newly Acquired:		
Period of Coverage	Up to 120 days	Up to 120 days
Buildings	\$1,000,000	\$1,000,000
Business Personal Property	\$500,000	\$500,000
Business Income	\$250,000	\$500,000
Outdoor Property (with expanded perils)	\$15,000/\$1,000 any one tree, shrub or plant	\$25,000/\$1,000 any one tree, shrub or plant
Ordinance or Law	See Increased Cost of Construction	Coverage A: Included Coverage B & C combined: \$50,000
Personal Effects and Property of Others	\$25,000	\$50,000
Pollutant Cleanup and Removal	\$25,000	\$25,000
Premises Boundary Definition	1,000 ft	1,000 ft
Preservation of Property	Included up to 60 days	Included up to 60 days
Property – In transit	\$25,000	\$50,000
Property – Off premises	\$25,000	\$50,000 (includes coverage for portable computers)
Replacement Cost Valuation – Building losses under \$10,000	Included	Included
Reward Payment	\$5,000	\$5,000
Sales Representative Samples	\$25,000	\$25,000
Seasonal Variations – Business Personal Property	25%	25%
Signs (outdoor, attached to building or detached)	\$25,000	\$25,000
Theft Limitation – Jewelry, watches, precious metals	\$2,500	\$5,000
Theft Limitation – Patterns, dies, molds and forms	No theft limitation	No theft limitation
Utility Services – Direct damage (Excludes overhead transmission lines)	\$25,000	\$25,000
Valuable Papers and Records	\$25,000	\$50,000 (includes cost of research)
Water Backup and Sump Overflow/Discharge from Sewer, Drain or Sump	\$5,000 each premises; \$25,000 per policy period	\$10,000 each premises; \$25,000 per policy period

*These forms are not available unless there is a building or business personal property coverage on the policy. They are also not available when the EMC School or Municipal form is applicable or if only a vacant building is on the policy.

This is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

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EMC Insurance Companies

EMC Insurance Companies is built on more than 100 years of serving independent agents just like you. Today, EMC has grown to become one of the largest property and casualty companies in Iowa with more than 2,100 employees and assets exceeding \$3 billion. Nationally, EMC ranks among the top 60 insurance organizations.

National Coverage

Headquartered in Des Moines, Iowa, EMC Insurance Companies provides insurance coverage and services through 16 branch offices and 5 service offices across the country.

Financial Strength

Excellent capitalization, a strong regional market presence, solid underwriting and attractive products earned EMC an A- "Excellent" rating from A.M. Best Company. The rating recognizes the value of EMC's agency relationships and its well-balanced book of commercial and personal lines business. Approximately 85 percent of the company's volume is commercial lines, with the remaining 15 percent in personal lines.

