

RELIGIOUS INSTITUTION PROPERTY ENHANCEMENT

Religious institutions eligible for the Commercial Package Policy may attach this endorsement if the Causes of Loss Special Form (CP 10 30) applies.

<u>Coverage</u>	<u>Limit or Insurance</u>
1. Accounts Receivable	\$25,000
2. Additional Reward	\$5,000
3. Arson Reward	\$5,000
4. Business Income and Extra Expense	\$25,000
5. EDP (Including Mechanical Breakdown and disturbance); Mechanical Breakdown and Disturbance Coverage subject to a minimum deductible of \$500	\$25,000
6. Employee Theft (Blanket)	\$10,000
7. Employees' Tools and Clothing	\$10,000/\$1,000 max per tool
8. Fine Arts	\$10,000
9. Fire Department Service Charge	\$5,000
10. Fire Extinguisher Recharge	\$1,000
11. Inflation Guard Protection – Building(s)	5%
12. Lock Replacement	\$1,000
13. Loss Data Preparation Costs	\$5,000
14. Money Orders and Counterfeit Paper Currency	\$5,000
15. Ordinance or Law Coverage A-Undamaged Portion of Building B-Demolition & C – Inc Cost Construction	Incl. in bldg limit \$50,000 combined limit
16. Outdoor Property	\$5,000/\$1,000 per tree, shrub or plant
17. Personal Effects and Property of Others	\$15,000 per premises/\$5,000 per person
18. Personal Effects of Clergy	\$10,000 with \$100 deductible
19. Property in Transit	\$10,000
20. Property Off-Premises	\$35,000
21. Signs	\$10,000
22. Spoilage Coverage	\$5,000
23. Inside the Premises – Theft of Money and Securities and Outside the Premises (Includes doubling of coverage 3 periods a year)	\$10,000 inside \$10,000 outside
24. Vacancy Provision Waiver for Clergy's Residence	Included
25. Valuable Papers and Records	\$25,000 on/off premises \$25,000 In Transit
26. Water Back-Up And Sump Overflow	\$5,000

The premium is **\$150** for all locations, and is not subject to modification for Package Modification, IRPM's, etc.

Use form CPFM 07, Religious Institution Property Enhancement