



**PRECISION PORTFOLIO POLICY
BUSINESSOWNERS PROPERTY DECLARATIONS**

**PRECISION PREMIER
RESTAURANT PROGRAM - PREFERRED**

For descriptions of premiums, see the attached Businessowners Property Schedule. Insurance at the described premises applies only for coverage for which a limit of insurance is shown. These may be found in these declarations and the attached schedules.

PRIMARY PROPERTY COVERAGE	DEDUCTIBLE	LIMITS
SCHEDULED BUSINESS PERSONAL PROPERTY	\$500	SEE SCHEDULE
SEASONAL INCREASE - BUSINESS PERSONAL PROPERTY	NONE	25%
ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS
BRANDS AND LABELS	\$500	INCLUDED
BUSINESS INCOME & EXTRA EXPENSE - WAITING PERIOD - 0 HOURS	NONE	18 MONTHS ACTUAL LOSS
		SUSTAINED
BUSINESS INCOME - BOIL WATER ORDER	24 HRS	\$10,000
BUSINESS INCOME - CIVIL AUTHORITY	24 HRS	3 WEEKS
BUSINESS INCOME - EXTENDED	NONE	60 DAYS
BUSINESS INCOME - FRANCHISOR ROYALTIES	NONE	INCLUDED
BUSINESS INCOME - TIPS INCLUDED	NONE	INCLUDED
CLAIMS EXPENSE	NONE	\$10,000
COMPUTER FRAUD AND FUNDS TRANSFER FRAUD	\$500	\$10,000
CREDIT CARD FORGERY	\$500	\$5,000
CREDIT CARD SLIP THEFT, DISAPPEARANCE OR DESTRUCTION	\$500	\$5,000
CUSTOMER'S PROPERTY	\$500	\$10,000
DEBRIS REMOVAL - EACH LOCATION	NONE	\$10,000
EMPLOYEE DISHONESTY*	\$1,000	\$10,000
EMPLOYEE DISHONESTY - CUSTOMER LOSS	\$1,000	\$5,000
FIRE DEPARTMENT SERVICE CHARGE	NONE	\$10,000
FIRE EXTINGUISHER RECHARGE EXPENSE	\$500	\$10,000
FORGERY AND ALTERATION	\$500	\$10,000
MONEY ORDERS & COUNTERFEIT PAPER CURRENCY	\$500	\$10,000
OFF-PREMISE EVENT CANCELLATION EXPENSE	NONE	\$10,000
PERSONAL EFFECTS - PER INDIVIDUAL SUBLIMIT OF \$2,500	\$500	\$10,000
PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500	\$250,000
POLLUTANT CLEAN UP AND REMOVAL (EACH LOCATION)	\$500	\$10,000
PRESERVATION OF PROPERTY	NONE	60 DAYS

* The limits for these coverages may be increased. Contact your agent.

BUSINESSOWNERS PROPERTY

**PRECISION PORTFOLIO POLICY
 BUSINESSOWNERS PROPERTY SCHEDULE
 PRECISION PREMIER
 RESTAURANT PROGRAM - PREFERRED**

PREMISES PRIMARY:

OCCUPANCY: RESTAURANTS - FULL SERVICE - CASUAL OR FAMILY STYLE DINING - WITH ALCOHOL

INSURED'S INTEREST: TENANT

CONSTRUCTION: Frame

PROTECTION CLASS: 001

	DEDUCTIBLE	
BACK UP OF SEWERS AND DRAINS		
BUILDING - TENANT OBLIGATION	\$500	\$25,000
OUTDOOR PROPERTY - ANTENNAS AND SATELLITE DISHES	\$500	\$10,000
OUTDOOR PROPERTY - FENCES & WALLS	\$500	\$5,000
	\$500	\$5,000
The following coverages apply to the Location stated above:		
ACCOUNTS RECEIVABLE - ON PREMISES/OFF PREMISES		
ACCOUNTS RECEIVABLE (CONTINUED)	\$500	ON \$25,000 OFF \$25,000
CRIME CONVICTION REWARD		
EDP - EQUIPMENT*	NONE	\$10,000
EDP - MEDIA AND RECORDS*	\$500	\$10,000
EQUIPMENT BREAKDOWN	\$500	\$2,500
FOOD CONTAMINATION SHUTDOWN	\$500	INCLUDED
BUSINESS INCOME AND ADVERTISING EXPENSE		
RESTORATION EXPENSE (INCLUDING)	NONE	\$10,000
COST TO CLEAN EQUIPMENT	NONE	\$10,000
COST TO REPLACE CONSUMABLE GOODS		
NECESSARY MEDICAL TESTS FOR AFFECTED EMPLOYEES		
REIMBURSEMENT YOU PAID TO INFECTED PATRONS		
LOCK REPLACEMENT		
MONEY & SECURITIES - INSIDE THE PREMISES*	NONE	\$2,500
MONEY & SECURITIES - OUTSIDE THE PREMISES*	\$1,000	\$5,000
ORDINANCE OR LAW - EQUIPMENT COVERAGE	\$1,000	\$5,000
OUTDOOR SIGNS*	NONE	\$10,000
OUTDOOR PROPERTY - TREES, SHRUBS AND PLANTS*	\$500	\$10,000
PERSONAL PROPERTY OFF PREMISES*	\$500	\$5,000
VALUABLE PAPERS & RECORDS*	\$500	\$10,000
WINE COLLECTION AT MENU PRICE - PER BOTTLE MAXIMUM - \$500	\$500	\$25,000
	NONE	\$10,000

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