

# FCCI's Premier Package Policy<sup>SM</sup>

## Manufacturers

FCCI's Premier Package Policy<sup>SM</sup> features the broadest coverages available for many commercial businesses. In addition, FCCI offers premier coverage enhancements specifically designed for manufacturers, distributors, restaurants, office and lessor risks, mercantile and service operations.

### Property

CFP 031

COVERAGE	LIMIT
Accounts Receivable*	\$250,000
Additional Covered Property Foundations, underground pipes, flues or drains, signs, patterns, dies and molds, personal property of others, tenant's glass, and tenant's improvements and betterments	Included
Arson, Vandalism and Burglary Reward	\$30,000
BPP Coverage – number of feet within described premises	1000 ft.
BPP Seasonal Increase	+25%
Backup of Sewers or Drains	\$25,000
Brands and Labels*	\$250,000
Claims Expense*	\$250,000
Contractual Penalties	\$25,000
Credit Card Slips	\$10,000
Debris Removal – additional limit	\$50,000
Electronic Data Processing Equipment, Media and Extra Expense*	\$250,000
Computer Virus and Hacking	\$50,000 per occurrence \$100,000 per policy year
Employee Theft	\$25,000
Employee Tools	\$10,000
Equipment Rental Reimbursement	\$10,000
Exhibition Risks	\$25,000
Fine Arts*	\$250,000
Fire Department Service Charge	\$25,000
Fire Protective Equipment Discharge	\$25,000
Forgery and Alteration	\$25,000
Inflation Guard (Buildings)	3%
Inventory or Appraisal Expense*	\$250,000
Lock Repair	\$5,000
Manufacturer's Consequential Loss*	\$250,000
Manufacturer's Selling Price – finished "stock" only	Included
Marring and Scratching	\$10,000
Money and Securities	
Inside premises	\$25,000
Outside premises	\$15,000

COVERAGE	LIMIT
Money Orders and Counterfeit Money	\$1,000
Newly Acquired or Constructed Property	
Building	\$1,000,000
BPP	\$1,000,000
Non-Owned Building Damage by Theft	\$10,000
Non-Owned Detached Trailers	\$50,000
Ordinance or Law – limited	\$50,000 or 5%
Outdoor Property	\$50,000 maximum
Per tree, shrub or plant	\$2,500
Personal Effects*	\$250,000
Preservation of Property	90 days
Pollutant Cleanup and Removal	\$50,000
Property in Transit	\$50,000
Property in Transit in the Care of a "Carrier for Hire"	\$50,000
Property Installation	\$2,500
Property Off-Premises*	\$250,000
Refrigeration Breakdown Expense	\$25,000
Salesperson Samples	\$25,000
Spoilage	\$25,000
Theft of Precious Metals	\$25,000
Utility Services Direct Damage	\$25,000
Valuable Papers and Records*	\$250,000
<b>*Premier Blanket Endorsement</b>	\$250,000
(Option Available)	\$500,000
Includes:	
Accounts Receivable	
Brands and Labels	
Claims Expense	
Electronic Data Processing Equipment, Media and Extra Expense**	
Fine Arts	
Inventory or Appraisal Expense	
Manufacturer's Consequential Loss	
Personal Effects	
Property Off-Premises	
Valuable Papers and Records	
** Computer Virus and Hacking coverage under the EDP coverage is subject to a sublimit of \$50,000 per occurrence/\$100,000 per policy year.	

### General Liability

CGL093

COVERAGE	LIMIT
Automatic Additional Insured When Required in Written Contract, Includes: Owners, lessees or contractors Managers or lessors of premises State or political subdivisions Lessors of leased equipment Engineers, architects or surveyors Mortgagees, assignees or receivers Vendors	Included
Care, Custody or Control	\$1,000 per occurrence \$5,000 aggregate
Contractual Liability Exclusion under Personal & Advertising is Removed	Included
Damage to Premises Rented to You No 7-day limitation on property damage	Limit equal to GL occurrence limit
Extended Property Damage – reasonable force	Included
Incidental Malpractice	Included
Knowledge and Notice of Occurrence	Included
Limited Electronic Data Liability	\$10,000

COVERAGE	LIMIT
Limited Product Withdrawal Expense	\$10,000
Liberalization Clause	Included
Medical Expense	\$10,000
Newly Acquired or Formed Organizations Through End of Policy Period	Included
Non-Owned Watercraft, Up to 51 ft. Per Location Aggregate	Included
Property Damage Liability for Borrowed Equipment	\$25,000
Subsidiaries as Insureds	Included
Supplementary Payments Bail Bonds Loss of Earnings	\$2,500 \$500 per day
Transfer of Rights of Recovery	Included
Unintentional Failure to Disclose	Included
Voluntary Property Damage	\$1,500 per occurrence \$3,000 aggregate

Note: The analysis of coverage is subject to the deductibles, terms, conditions and exclusions of the policy. For a complete description of this enhancement of coverage, please refer to the actual Premier Package Policy.



More than a policy. A promise.