



## Garage Businessowners Premier Endorsement

You can provide your insured with additional coverages for their Garage Businessowners policy at minimal cost.

These additional extensions of coverage will provide your policyholder with a number of coverages that their policy may not currently contain. These coverages are “bundled” in one endorsement for ease of use. The insured will receive a discounted premium since we do not have to issue numerous endorsements.



This endorsement provides the following extensions of coverage:

Extension of Coverage	Coverage Limits
Accounts receivable	\$50,000 on premises / \$50,000 off premises
Aggregate limits – per location	Up to policy limits – when required by contract
Aggregate limits – per project	Up to policy limits – when required by contract
Blanket additional insured – Completed Operations	Up to policy limits – when required by contract
Blanket additional insured endorsement	Up to policy limits – when required by contract
Contractors equipment (incl. rented and leased equipment)	\$5,000 limit – subject to policy deductible
Covered property extension	Within 1,000 feet
Damage to premises rented to you	\$300,000 limit
Debris removal	\$25,000 limit
Electronic data	\$25,000 limit
Employee dishonesty	\$10,000 – subject to a \$500 deductible
Fire Department service charge	\$5,000 limit
Fire extinguisher systems recharge expense	\$10,000 limit
Forgery or Alteration	\$10,000 limit
Increased cost of construction (Ordinance or Law)	\$50,000 limit – subject to policy deductible
Installation floater	\$10,000 limit – subject to policy deductible
Lock replacement	\$1,000 limit
Miscellaneous tools and equipment	\$15,000 limit – subject to policy deductible
Money and securities	\$2,000 inside / \$1,000 outside limit with a \$500 deductible
Newly acquired or constructed buildings	\$500,000 limit for 180 days
Newly acquired or constructed business personal property	\$250,000 limit for 180 days
Off-premises power failure	30 day business income
Outdoor property	\$10,000 limit
Personal effects	\$10,000 limit
Personal property off-premises	\$25,000 limit – subject to policy deductible
Pollutant clean-up	\$25,000 limit
Primary and non-contributory additional insured coverage	Up to policy limits – when required by contract
Reward reimbursement	\$10,000 limit
Signs (attached or unattached)	\$5,000 limit – subject to a \$500 deductible
Valuable papers and records	\$50,000 on premises / \$50,000 off premises
Vehicular damage to leased premises or property	\$10,000 limit with no deductible
Waiver of subrogation	When required by contract
Water backup from sewer, drain or sump	\$10,000 limit – subject to a \$500 deductible

*This descriptive exhibit contains only a general description of coverages and is not a statement of contract.  
All coverages will be subject to the exclusions and conditions printed in the policy.*