

PROFESSIONAL SERVICES

Utica National's Medical Professionals LINK Endorsement

Utica National's Medical Professionals LINK endorsement enhances our Businessowners (BOP) coverage, providing frequently requested coverages at an affordable price.

| Coverage | Limit |
|---|-------------|
| Accounts Receivable | |
| On Premises | \$250,000 |
| Off Premises | \$250,000 |
| Arson, Theft or Vandalism Reward (not applicable in New York) | \$25,000 |
| Backup of Sewers or Drains | \$25,000 |
| Brands and Labels | Included |
| Business Income and Extra Expense – Newly Acquired Locations | \$500,000 |
| Business Income from Dependent Properties | \$100,000 |
| Claim Preparation Expense | \$10,000 |
| Computer Fraud and Funds Transfer Fraud | \$25,000 |
| Contract Penalties | \$25,000 |
| Credit Card Slips | \$35,000 |
| Damage to Premises Rented to You | \$1,000,000 |
| Damage to Rented Buildings | \$25,000 |
| Debris Removal | \$30,000 |
| Employee Dishonesty | \$50,000 |
| Enhanced Computer Coverage | \$75,000 |
| Fine Arts | \$50,000 |
| Fire Department Service Charge | \$25,000 |
| Fire Extinguisher Systems Recharge | \$10,000 |
| Forgery or Alteration | \$50,000 |
| Identity Recovery Coverage | \$15,000 |
| Jewelry, Watches, Precious and Semi-Precious Stones | \$5,000 |
| Lock Replacement | \$2,500 |
| Money and Securities | |
| Outside the Premises | \$35,000 |
| Inside the Premises | \$35,000 |
| Money Orders and Counterfeit Money | \$25,000 |
| Newly Acquired or Constructed Property | |
| Buildings | \$1,000,000 |
| Business Personal Property | \$1,000,000 |

Continued

| Coverage | Limit |
|---------------------------------------|----------------|
| Ordinance or Law | |
| Undamaged Portion of the Building | Building Limit |
| Demolition Costs | \$100,000 |
| Increased Cost of Construction | \$100,000 |
| Outdoor Property | |
| Any One Tree, Shrub or Plant | \$1,000 |
| Total Limit | \$25,000 |
| Outdoor Signs | \$25,000 |
| Patterns, Dies, Molds and Forms | \$10,000 |
| Personal Effects | \$25,000 |
| Personal Property Off Premises | \$50,000 |
| Personal Property of Others | \$25,000 |
| Pollutant Cleanup and Removal | \$15,000 |
| Preservation of Property | 60 days |
| Precious Metals | \$25,000 |
| Seepage and Property in the Open | \$15,000 |
| Spoilage | \$25,000 |
| Tenant Obligation – Building Coverage | \$50,000 |
| Utility Services – Direct Damage | \$25,000 |
| Utility Services – Time Element | \$25,000 |
| Valuable Papers and Records | |
| On Premises | \$100,000 |
| Premises | \$100,000 |
| Cost | |
| - First Location | \$250 |
| - Each Additional Building Insured | \$100 |

This flyer represents a summary of the coverages available from the companies of the Utica National Insurance Group. No coverage is provided by this flyer. Coverage is subject to the terms, conditions, limitations and exclusions in the policy. If you have questions, consult your independent agent or broker. Coverage availability, terms and conditions may vary by state.



Utica National Insurance Group
Insurance that starts with you.®

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