

## Human Services Program | Coverage Highlights

### Platinum Protector

#### Part I - \$1,000,000 Flexible Blanket

- Newly Acquired or Constructed Property
- Business Personal Property off Premises

#### Part II - Business Income with Extra Expense

- Actual Loss Sustained
- \$500,000 built in limit, may be increased
- Off Premises Utility Failure - \$25,000 sub-limit
- Newly Acquired Locations - \$100,000 sub-limit

#### Part III - \$250,000 Flexible Blanket

- Accounts Receivable
- Arson Reward - \$50,000 sub-limit
- Debris Removal
- Electronic Data Processing
- Emergency Vacation of a Covered Building - \$20,000 sub-limit
- Fine Arts
- Fire Department Device Recharge - \$20,000 sub-limit per recharge
- Key Employee Replacement Expenses
- Kidnap and Ransom Expense - \$50,000 sub-limit
- Garages and Sheds - \$25,000 sub-limit per occurrence
- Loss Data Preparation Costs
- Money and Securities
- Outdoor Property (including fences) - \$25,000 sub-limit per premises and per covered loss
- Personal Effects and Property of Residential Clients - \$1,000 sub-limit per each client and \$25,000 sub-limit per insured premises
- Pollutant Clean Up and Removal - \$50,000 sub-limit
- Property in Transit
- Property Located at Conventions, Fairs Exhibitions or Special Events

- Fire Department Service Charge - \$10,000 sub-limit
- Retaining Walls
- Signs
- Spoilage (sub-limit for Residential Clients)
- Valuable Papers and Records
- Water Back Up of Sewers or Drains - \$25,000 sub-limit

#### Part IV - Business Personal Property within 1,250 feet

#### Part V - Ordinance or Law

- Coverage A - per building limits
- Coverage B & C - combined \$1,000,000

#### Part VI - Equipment Breakdown

- Building or BPP limit
- Pollutant Cleanup - \$250,000 sub-limit
- Refrigerant Contamination - \$250,000 sub-limit
- Spoilage - \$250,000 sub-limit
- Utility Service - \$250,000 sub-limit
- CFC Refrigerants
- Computer Equipment
- Green Environmental and Efficiency Improvements

\* All Property Deductibles Continue to Apply

\* If coverage is provided in this form, there is no coverage available elsewhere in the property form. No stacking of limits.

These Platinum Protector highlights are general in nature and are subject to change based on state regulation. This information does not amend, or otherwise affect, the terms, conditions or coverages of any insurance policy issued by Berkley Human Services. Please refer to the actual policy and coverage forms for specific terms and conditions.