



COMMERCIAL PROPERTY ENHANCEMENT ENDORSEMENT

(Available when Special Form Cause of Loss is chosen)

Our **Commercial Property Enhancement Endorsement** provides coverage for a variety of losses, protecting your clients' buildings, equipment, supplies and inventory. While many of these property coverages are available separately, we've combined them together in one endorsement, significantly reducing your clients' costs, while enhancing their financial well being.

For just \$250 for the first location and \$50 for each additional location, all the coverages below will be added.

Commercial Property Enhancement Endorsement Guidelines

- This endorsement can be added to:
 - All classes of business (except those listed below)
 - Only on Special Form policies
- Construction must be brick or better
- Must have a working central station alarm system (if covering contents)
- Must be property loss free (for 5 years or as long as they are in business)
- No new ventures (if covering contents)
- The property must be at least 1/2 mile from an ocean, bay, sound or canal
- This form cannot be added to:
 - Antique Stores
 - Bodegas
 - Book/Magazine Stores
 - Delis
 - Gas Stations With or Without Repair
 - Grocery Stores
 - Jewelry Stores
 - 24-Hour Operations

Coverage

	Limit*
• Accounts Receivable	\$25,000
• Business Income and Extra Expense	\$25,000
• Electronic Data Processing Equipment	\$15,000
• Debris Removal	\$15,000
• Fine Arts	\$15,000
• Fire Department Service Charge	\$25,000
• Fire Protection Device Recharge	\$1,000
• Money and Securities on premises:	\$10,000
• Money and Securities off premises:	\$2,000
• Newly-Acquired Buildings	\$500,000
• Newly-Acquired Personal Property	\$250,000
• Off Premises Power Failure	\$25,000
• Ordinance or Law Coverage	\$25,000
• Outdoor Property	\$5,000
• Personal Property of Others	\$10,000
• Pollutant Clean Up and Removal	\$15,000
• Property In Transit	\$15,000
• Property Off Premises	\$15,000
• Signs - Attached and Unattached	\$5,000
• Spoilage, Contamination, Change in Temperature or Humidity	\$25,000
• Valuable Papers	\$15,000
• Water Back-Up of Sewers & Drains	\$15,000

** These limits apply in addition to those shown on the declarations page. Where the only coverage for a loss is solely within this endorsement, the limits of each provision apply to all the coverages under the policy. For complete details on specific coverages, refer to the appropriate provisions in this endorsement.*

Adding a Commercial Property Enhancement Endorsement is easy!

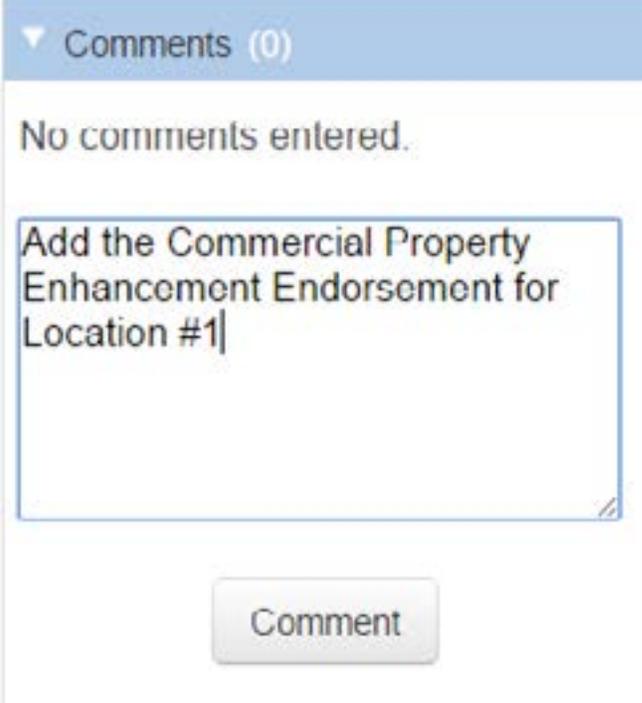
1. Quote the account in Granada Indemnity's Agency Headquarters with Special Form
2. Add a comment in the comment box (see example at right)
3. Click request to bind or refer on the policy summary page

Please note: The bound premium will reflect an additional \$250 charge for first location and \$50 for each additional location. The Agency Headquarters generated quote will not show the adjusted premium.

To add this coverage midterm, please email the endorsement request to clp@granadainsurance.com.

Please refer to the Commercial Property Endorsement (CLP-CP34) for actual terms, conditions, coverages, limits and exclusions at:

www.gradaindemnity.com/clp-forms.



Comments (0)

No comments entered.

Add the Commercial Property Enhancement Endorsement for Location #1

Comment

Our Commercial Package Policy (CPP) is agency bill only. We do offer **installment plans** with no installment fees. Brokers can make payments using our online payment service.

For more information about our Commercial Property Enhancement Endorsement or our Commercial Property & Liability products and services for small to mid-sized main street businesses, please contact us at:

516-431-9191 or clp@granadainsurance.com

Or visit us online at:

www.gradaindemnity.com

