

Middle Market



Commercial Large Property Expanded Coverage Endorsement

Keeping up with coverage is critical as your client's business grows. Westfield's Large Property Expanded Endorsement is designed to meet those needs. This endorsement offers a broad range of property coverages and some of our highest limits available. The Limit of Insurance listed below is the most we will pay for each coverage in any one occurrence. Higher limits may be purchased for many of these coverages for an additional premium.

Refer to policy language for specific coverages, conditions and exclusions.

COVERAGE	Limit of Insurance
*Accounts Receivable Coverage Applicable at Your Premises Coverage Applicable Away from Your Premises	\$100,000 No Coverage
Appurtenant Buildings and Structures	\$100,000
*Brands and Labels	Included
Bridges, Roadways, Walks, Patios and Other Paved Surfaces	Included
*Building Glass- Tenant's Policy	\$10,000
*Building Property Other Than Glass - Tenant's Policy	\$50,000
Changes in Temperature	\$100,000
Coinsurance Applies Only When Loss is Greater Than \$10,000	Included
*Computer Coverage Hardware, Data and Media Laptops/ Portable Computers and Software (Away from Premises)	\$250,000 \$25,000
Contract Penalty	\$50,000
Credit Card Invoices	\$10,000
Debris Removal - Additional Insurance Building & Contents (Combined)	\$250,000
Deferred Payments	\$50,000
*Discharge from Sewer, Drain or Sump (Not Flood-related) Property Damage	\$100,000 Annual Aggregate Limit Applies
Electronic Data	\$15,000
*Employee Theft - per Loss Coverage Deductible Amount per Occurrence:	\$50,000 \$500
Excavation Costs	Included
Expediting Expenses	\$50,000
Extra Expense	\$50,000
*Fine Arts Floater Max Per Item Catastrophe Limit Deductible Breakage	\$5,000 \$50,000 Not Applicable Breakage Exclusion
Fire Department Service Charge (Virginia Includes Volunteer Fire Departments) (Increased Limits are not available for Arizona)	\$50,000

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COVERAGE	Limit of Insurance
Fire Extinguisher Recharge Expense	Included
*Forgery or Alteration Deductible Amount per Occurrence	\$50,000 \$500
Foundations of Buildings	Included
*Inside the Premises Theft of Money & Securities Deductible Amount per Occurrence	\$50,000 \$500
*Outside the Premises Theft of Money & Securities Deductible Amount per Occurrence	\$50,000 \$500
Leasehold Interest in Improvement and Betterments	Included
Loss Adjustment Expenses	\$50,000
Lost Master Key and Key Card Systems	\$50,000 Annual Aggregate Limit Applies
*Money Orders and Counterfeit Money Deductible Amount per Occurrence	\$5,000 \$500
Newly Acquired or Constructed Property - Buildings Newly Acquired or Constructed Property - Personal Property Newly Acquired Property- Fine Arts	\$2,000,000/ 180 Days \$1,000,000/ 180 Days \$10,000/ 180 Days
Non-owned Detached Trailers	\$25,000
*Ordinance or Law Loss to Undamaged Portion of Building (if applicable) Demolition Cost / Increased Cost of Construction Combined Limit Equipment Post Loss Option	Incl. up to Building Limit \$500,000 Included Does Not Apply
Outdoor Property Any One Tree, Shrub or Plant Any One Occurrence	\$2,500 \$50,000
Outdoor Signs	\$50,000
Patterns, Dies, Molds, and Forms	\$100,000
*Peak Season Period (From/To): Annual Policy Period	Lesser of 25% or \$100,000
Personal Effects Any One Person in Any One Loss Each described premises	\$5,000 \$50,000
Personal Property of Others Each Described Premises	\$50,000
Personal Property at Premises Outside Coverage Territory	\$50,000
Personal Property Temporarily in Portable Storage Units	\$50,000
*Pollutant Clean Up and Removal Deductible	\$100,000 Not Applicable
Premises Boundary Increased Distance	1,000 Feet
Preservation of Property- increased to 90 days	Included
Professional Fees	Included

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COVERAGE	Limit of Insurance
Property at Un-named Locations	\$100,000
*Property in Transit	\$50,000
Property off Premises Any One Occurrence Max per Salesperson	\$100,000 \$50,000
Real Estate Tax Increased Tax Assessment	\$50,000
Retaining Walls Not Part of the Building	Included
Reward Payment Information Stolen Property	\$50,000 \$50,000
*Spoilage Includes Refrigeration Maintenance Agreement, Selling Price, Breakdown or Contamination and Power Outage Deductible	\$50,000 \$500
Stamps, Tickets, Including Lottery Tickets Held for Sale, and Letters of Credit	\$1,000
Storage of Duplicate Data and Records	\$50,000
Theft Damage to Non-owned Building Property	Included
Tree Debris Removal	\$1,000
Underground Pipes, Flues, and Drains	Included
*Utility Services - Direct Damage Building Includes: Water Supply Property Communication Supply Property (No Overhead Transmission Lines) Power Supply Property (No Overhead Transmission Lines) Business Personal Property Includes: Water Supply Property Communication Supply Property (No Overhead Transmission Lines) Power Supply Property (No Overhead Transmission Lines)	\$100,000 \$100,000
Vacancy Change	11% Occupied
*Valuable Papers and Records All Other Covered Property Property Away from Your Premises Deductible	\$100,000 \$25,000 Not Applicable
If Business Income Coverage has been purchased, then the following coverages are also added to only those location(s) for which Business Income Coverage has been purchased.	
Business Income Changes - Beginning of the Period of Restoration Business Income (and Extra Expense) Business Income (without Extra Expense) Including Civil Authority Reduction in Waiting Period	24 Hours
*Business Income from Dependent Properties - Including Extra Expense	\$250,000
Business Income- Websites	\$100,000
*Discharge from Sewer, Drain, or Sump (Not Flood- related) - Business Income	\$100,000 Annual Aggregate Limit Applies

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COVERAGE	Limit of Insurance
Extended Period of Indemnity	180 days
Ingress / Egress	\$50,000 12 Hour Waiting Period
Newly Acquired Locations – Business Income	\$500,000/180 days
Property at Un-named Locations - Business Income	\$50,000
Property in Transit- Business Income Including Extra Expense	\$50,000
Pollutant Clean Up and Removal - Business Income	\$25,000
*Utility Services - Time Element Business Income (and Extra Expense) Business Income (without Extra Expense) Includes: Water Supply Property Communication Supply Property (No Overhead Transmission Lines) Power Supply Property (No Overhead Transmission Lines) Waiting Period	\$50,000 24 hours
Utility Services - Extra Expense Only Includes: Water Supply Property Communication Supply Property (No Overhead Transmission Lines) Power Supply Property (No Overhead Transmission Lines)	\$50,000



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* Refer to Specific Coverage Form for Terms and Conditions