



Office Insurance Coverage/Pricing Options

OPTION A	
Club Gross Annual Revenue <\$50,000:	\$450 + \$100 Policy Fee
Club Gross Annual Revenue \$50,001 - \$250,000:	\$600 + \$100 Policy Fee
Club Gross Annual Revenue \$250,001 - \$1,000,000:	\$750 + \$100 Policy Fee
Contents of Every Description*	\$10,000
Computer (Hardware/Software)	\$10,000
Business Interruption	\$10,000
Money & Securities – Loss inside	\$2,500
Money & Securities – Loss Outside	\$2,500
Miscellaneous Property Floater	\$5,000

* Includes contents the Club owns, is legally liable for, and tenant upgrades.

OPTION B	
Club Gross Annual Revenue <\$50,000:	\$500 + \$100 Policy Fee
Club Gross Annual Revenue \$50,001 - \$250,000:	\$650 + \$100 Policy Fee
Club Gross Annual Revenue \$250,001 - \$1,000,000:	\$850 + \$100 Policy Fee
Contents of Every Description*	\$25,000
Computer (Hardware/Software)	\$25,000
Business Interruption	\$10,000
Money & Securities – Loss inside	\$2,500
Money & Securities – Loss Outside	\$2,500
Miscellaneous Property Floater	\$5,000

* Includes contents the Club owns, is legally liable for, and tenant upgrades.



OPTION C	
Club Gross Annual Revenue <\$50,000:	\$600 + \$100 Policy Fee
Club Gross Annual Revenue \$50,001 - \$250,000:	\$750 + \$100 Policy Fee
Club Gross Annual Revenue \$250,001 - \$1,000,000:	\$950 + \$100 Policy Fee
Contents of Every Description*	\$50,000
Computer (Hardware/Software)	\$50,000
Business Interruption	\$10,000
Money & Securities – Loss inside	\$2,500
Money & Securities – Loss Outside	\$2,500
Miscellaneous Property Floater	\$5,000

* Includes contents the Club owns, is legally liable for, and tenant upgrades.



FREE EXTENSIONS

Applicable to each of the options set forth above.

PROPERTY EXTENSION ENDORSEMENT	
Coverage	Limit(s)
Consequential Loss Assumption Clause	Included
Inflation Protection	Included
Exterior Signs including street clocks, communication towers, antennae, satellite receivers	\$5,000
Peak Season Increase	25% of stock limited to a maximum of \$100,000
Fire Department Service Charges	\$10,000
Fire Equipment Recharge	\$5,000
Glass	Included
Valuable Papers and Records	\$10,000
Accounts Receivable	\$10,000
Fine Arts	\$5,000
Extra Expense	\$10,000
Professional Fees	\$5,000

COVERAGE:

"All Risks" including Sewer Back-Up

- Replacement Cost Endorsement
- 90% Coinsurance
- Description of Property to include property of the insured or others for which they are responsible
- Subject to Property Extension Endorsement

DEDUCTIBLE: \$1,000 All losses

CANCELLATION: 60 Days except Non-Payment of Premium - Standard Conditions



Office Liability Coverage Summary

Liability Coverage per the specifications noted below is automatically included in each of the three Office Property options.

LIMITS:

Bodily Injury and Property Damage	\$2,000,000
Aggregate Limit	None
Annual Aggregate Products / Completed Operations	\$2,000,000
Personal Injury	\$2,000,000
Advertising Injury	\$1,000,000
Tenant Legal Liability Limit	\$1,000,000
Employee Benefits Each Claim/Aggregate	\$1,000,000
Employers Liability	\$1,000,000
Non-owned Automobile Liability	Not covered
Legal Liability for Damage to Hired Automobile	Not Covered
Medical Payments - Per Person	\$2,500

DEDUCTIBLES:

All Losses	\$1,000
------------	---------

POLICY FORM INCLUDES:

- Products / Completed Operation
- Owner's/Contractors Protective
- Blanket Contractual
- Contingent Employers Liability
- Employees as Additional Insured's
- Broad Form Property Damage
- Cross Liability/Severability of Interest
- Personal Injury
- Occurrence Property Damage
- Incidental Medical Malpractice
- Medical Payments
- Attached Machinery

ENDORSEMENTS:

- Abuse/Molestation/Harassment Exclusion
- Participant Liability Exclusion
- Alcohol Liability Exclusion
- Total Asbestos Exclusion
- Data Exclusion
- Terrorism Exclusion
- Limited Fungi and Fungal Derivatives Coverage
- Territory Canada
- Designated Events Limitations
- Designated Premises or Project Exclusion
- Fireworks Exclusion
- Volunteers as Additional Insured



Office Liability Coverage Summary Cont'd

FUNDRAISING ACTIVITIES

Coverage under the liability policy extends to fundraising activities **EXCEPT** events involving the sale or distribution of alcohol and/or the use of fireworks.

If your club is involved in a fundraiser involving sale or distribution of alcohol and/or the use of fireworks, please contact HKMB to extend coverage and/or obtain approval.