



PropertyProSM Insurance Plan

for 'big-business' property protection

When you own a big business, your property insurance has to be equipped to cover you from all angles. And that's precisely what Harleyville's PropertyProSM Insurance Plan does. Developed expressly for our customers with property values well into the millions, PropertyPro reduces your potential for critical coverage gaps by combining broad commercial property and inland marine coverages in a single policy. With PropertyPro, you also benefit from:

- *Blanket* coverage—on a replacement cost basis—for your buildings and business personal property with no coinsurance requirement. Coinsurance options are available.
- Higher limit options for numerous built-in coverage extensions, as well as for supplemental coverages.
- An insurance rate that is based on the distinct characteristics of *your* particular business—not on standard rates for businesses of your type.

See coverage highlights inside and consult your Harleyville agent for more details on why PropertyPro is the ideal insurance plan for your business.

**Harleyville**
Good people to know[®]

With PropertyPro, you get comprehensive property and inland marine coverage in a *single policy*, reducing the potential for critical coverage gaps.



Coverage	
IM ▲	Accounts receivable—Up to \$50,000
PC	Additions (completed)
PC	Additions to and buildings under construction, alteration or repair (if not covered by other insurance)
PC	Awnings or canopies
SC ▲	Brands or labels expense—Up to \$50,000
SC ▲	Business personal property at acquired locations—Up to \$500,000/120 days
PC	Computers not covered by other insurance
IM ▲	Computers—electrical or magnetic disturbance—\$50,000
IM ▲	Computers—off premises—Up to \$25,000
IM ▲	Computers—power supply disturbance—Up to \$50,000
IM ▲	Computers—software storage—Up to \$50,000
IM	Computer virus and hacking—Up to \$25,000/\$50,000 aggregate
BI	Computer virus or hacking—\$25,000/\$75,000 aggregate, 72-hr. waiting period
CE	Consequential loss (optional sublimits available)
BI	Contract penalty—Up to \$25,000/\$100,000 aggregate
CE ▲	Debris removal—Up to 25% + \$50,000
BI ▲	Dependent locations—Up to \$100,000 each location
CE	Emergency removal—Up to 365 days
CE ▲	Emergency removal expenses—Up to \$10,000/365 days
SC ▲	Expediting expenses—Up to \$50,000
PC	Fences
IM ▲	Fine arts—Up to \$25,000
SC	Fire department service charges—Up to \$25,000
SC	Fire extinguishing equipment recharge—Up to \$50,000
PC	Fixtures, machinery and equipment
PC	Foundations of buildings, structures
CE ▲	Fraud and deceit—Up to \$10,000
PC	Furs (theft)—Up to \$10,000
PC	Glass (building)
BI ▲	Interruption by civil authority—Up to 30 consecutive days, 72-hr. waiting period
SC ▲	Inventory and appraisal expense—Up to \$50,000
PC	Jewelry (theft)—Up to \$10,000
SC ▲	Locations you elect not to describe—Up to \$50,000
PC	Mobile equipment, if not covered by other insurance

Coverage	
SC ▲	Newly built or acquired buildings—Up to \$1 million/Up to 120 days
BI ▲	Newly built or acquired locations—Up to \$250,000/Up to 120 days
SC ▲	Ordinance or law—increased cost to repair/demolish and clear site—Up to \$100,000
SC	Ordinance or law—undamaged parts of building (Coverage is part of, and not in addition to, applicable policy limit.)
PC	Outdoor fixtures
SC ▲	Personal effects—Up to \$15,000
BI ▲	Period of loss extension—Up to 90 days
PC	Personal property being installed
PC	Personal property in the open
PC	Personal property leased to you
PC	Personal property of others
PC	Personal property—tenant's improvements/interest
PC	Personal property used to maintain or service premises
SC ▲	Pollutant cleanup/removal—Up to \$50,000 aggregate
BI ▲	Pollutant cleanup/removal—Up to \$25,000
IM ▲	Property in transit—Up to \$50,000
BI	Property in transit, on exhibition, or in custody of sales representatives—Up to \$25,000
IM	Property on exhibition—Up to \$50,000
PC	Radio and television towers, antennas, satellite dishes, masts, lead-in wiring and guy wires
SC	Rewards—Up to \$10,000
IM	Sales representative samples—Up to \$50,000
SC ▲	Sewer backup/water below surface—Up to \$25,000
PC	Signs (attached and unattached)
SC ▲	Spoilage—power disruption—Up to \$25,000
SC ▲	Spoilage—refrigerant contamination—Up to \$25,000
PC	Stamps, tickets—Up to \$5,000
CE	Theft damage
SC	Trees, shrubs, plants—Up to \$50,000 (named perils)
SC ▲	Underground pipes, pilings, bridges and roadways—Up to \$250,000
CE ▲	Utility service interruption off premises—Up to \$50,000
BI ▲	Utility service off-premises interruption—Up to \$10,000, 12-hr. waiting period
IM ▲	Valuable papers—Up to \$100,000

PC Property coverage

CE Coverage extension—Limit is *part of* applicable policy limit

SC Supplemental coverage—Limit is *separate from* applicable policy limit

NOTE: If no dollar amount is indicated, coverage is provided up to the full applicable policy limit.

IM Inland marine—Limit is *separate from* applicable policy limit

BI Business income—Limit is *part of* applicable policy limit

▲ Higher limit or number of days available

Need even more insurance protection?

We offer several optional coverages with your needs in mind.

The coverages listed below are just some of the many options available to supplement the fundamental protection provided by the PropertyPro Insurance Plan. Your independent Harleysville insurance agent will be glad to review your choices with you, and tailor a program to your specific business needs.

Blanket Limitation Clause—Enables you to maintain blanket property insurance protection while saving premium dollars by capping your loss payment at a selected percentage of the stated value of the building(s) and/or your business personal property.

Earthquake Coverage—Extends your property and income coverages to cover loss caused by earthquake, landslide, mudflow/mudslide, mine subsidence, and other types of earth movement.

Equipment Breakdown Coverage—Specifically insures property loss caused by sudden and accidental explosion to, or breakdown of, equipment you use in your business. Optional coverage extensions and supplemental coverages are available.

Flood Insurance—Extends your property and income coverages to cover loss caused by floods, and can include overflow of inland or tidal waters, runoff of surface waters and mudslides.

Green Coverage—Covers costs related to achieving or maintaining compliance with green certification standards for your buildings, and costs to upgrade damaged non-green property with green products when a covered loss occurs.

Hotel/Motel Endorsement—A combination of coverages geared to the specific needs of hotels and motels, such as coverage for loss related to counterfeit money, forged checks, guest evacuation and relocation expenses, and contingent income coverage.

Income Coverage—Be sure to consider this optional—but *essential*—coverage for loss of earnings (including or not including rental income) and extra expense. Your agent can work with you to determine which coverage combination is right for your business.

Ingress or Egress Coverage—Covers loss of income and necessary extra expenses you incur if your operations are suspended when access to or from your premises is specifically prohibited as a direct result of loss or damage by a covered peril.

Key and Lock Replacement Expense—Reimburses you for the cost of new keys when the master key is damaged by a covered loss.

Legal Liability—Covers damages for which you're legally liable due to loss or damage, including loss of use, to tangible property of others in your care, custody or control.

Tenant Improvements and Betterments—Leasehold Interests—With this option, if a favorable lease is cancelled due to loss or damage to the premises, coverage is provided for undamaged improvements and betterments you've made or acquired that cannot be legally removed by you. Also covered is your unexpired interest in the lease agreement.

Tenant Relocations and Move Back Expense—Reimburses you for actual expenses to relocate tenants who need to temporarily vacate a portion of a building as a result of loss or damage from a covered peril to your covered property. This includes, but is not limited to, expenses related to packing and transporting property to and from a covered location to a temporary location.



Why insure with Harleysville?

Harleysville Insurance, headquartered in Harleysville, Pennsylvania, provides a wide array of insurance-related products and services for individuals and businesses through a network of regional operations and independent insurance agencies. Founded in 1917, Harleysville ranks among the top 60 U.S. property/casualty insurance groups based on net written premiums, and among the 20 largest U.S. commercial multi-peril insurers.

When you insure with the “Good people to know,” you can expect:

- **Customized protection.** Harleysville’s business insurance programs are tailored to meet the specific needs of the customers we serve.
- **Competitive pricing** based on the merits of your individual business.
- **Flexible pay plans** to meet your cash flow needs.
- **Complementary risk management tools** and services that help you reduce your exposure to property loss.
- **Exceptional claims service** that begins the minute you report a loss online or by using our 24/7 toll-free number.
- **The backing of a financially strong insurer.** Harleysville has a long-standing reputation for financial soundness and is well-positioned to meet its obligations to our policyholders now and into the future.

To learn more about Harleysville Insurance and the products and services we have available, talk to your Harleysville agent or visit our corporate website at: www.harleysvillegroup.com.



Note: This brochure is designed solely to highlight key features of Harleysville’s PropertyProSM Insurance Plan for businesses domiciled in New York. Your policy may have higher limits or other modifications that make it different from this summary. Review full details about your coverage with your Harleysville insurance agent. No coverage is provided by this brochure nor can it be construed to replace any provisions of the policy or its endorsements. If there is any conflict between the policy and this brochure, THE PROVISIONS OF THE POLICY WILL PREVAIL.



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