

# Coverage highlights: Businessowners extension and enhancement

EMC’s BOP Edge policies automatically include our businessowners extension at no additional cost. We also offer an optional businessowners enhancement that can be purchased for additional limits of coverage.

Property endorsements	YP6000 - Businessowners extension	YP6001 - Businessowners enhancement
Accounts receivable:		
On premises	\$50,000	\$150,000
Off premises	\$10,000	\$25,000
Appurtenant buildings and structures	\$25,000	\$50,000
Business income — actual loss sustained (also civil authority)	36-hour waiting period	24-hour waiting period
Business income — extended	60 days	90 days
Business income from dependent properties (36-hour waiting period)	\$15,000	\$25,000
Business personal property — off premises	\$25,000	\$100,000
Claims data expense	\$10,000	\$50,000
Computer and funds transfer fraud	\$10,000	\$25,000
Computer virus	\$25,000	\$25,000
Debris removal	25%/\$50,000	25%/\$100,000
Electronic data	\$25,000	\$50,000
Electronic data — in off-premises storage	\$50,000	\$75,000
Employee dishonesty	\$25,000	\$50,000
Errors in design	Included in BPP limit	Included in BPP limit
Expediting expenses	\$10,000	\$25,000
Forgery or alteration	\$25,000	\$50,000
Lock replacement and rekeying	\$5,000	\$10,000
Fine arts	\$25,000	\$100,000

<b>Property endorsements (continued)</b>	<b>YP6000 - Businessowners extension</b>	<b>YP6001 - Businessowners enhancement</b>
Fire department service charge	\$10,000	\$25,000
Fire extinguishing equipment recharge expense	Actual cost incurred	Actual cost incurred
Money and securities: Inside the premises	\$25,000	\$50,000
Outside the premises	\$10,000	\$10,000
Money orders and counterfeit paper currency	\$25,000	\$50,000
Newly acquired:		
Building	120 days/\$1,000,000	120 days/\$2,000,000
Business personal property	120 days/\$500,000	120 days/\$1,000,000
Business income	120 days/\$250,000	120 days/\$500,000
Ordinance or law:		
Coverage 1 — loss to undamaged portion of building	Included up to building limit	Included up to building limit
Coverage 2 and 3 — demolition cost with increased cost of construction	\$50,000	\$50,000
Outdoor property	\$25,000 total/\$1,000 per any one tree, shrub, or plant	\$50,000 total/\$1,000 per any one tree, shrub, or plant
Personal effects	\$25,000	\$50,000
Personal property of others in your care	\$10,000	\$50,000
Pollutant clean-up and removal	\$25,000	\$50,000
Premises boundary	1,000 ft.	1,000 ft.
Preservation of property	60 days	90 days
Premises damage from burglary or robbery	\$5,000	\$10,000
Reward payment	\$5,000	\$10,000
Signs:		
Attached to the building	Included in building limit	Included in building limit
Not attached to the building	\$50,000	\$100,000
Theft of furs, jewelry, dies, molds, forms, and patterns	Base form	\$5,000
Utility services	\$25,000 (combined direct damage and time element)	\$50,000 (combined direct damage and time element)
Valuable papers:		
On premises	\$50,000	\$150,000
Off premises	\$10,000	\$25,000
Water back-up and sump overflow (not flood related)	\$10,000	\$25,000
<b>Liability endorsements</b>	<b>YP6000 - Businessowners extension</b>	<b>YP6001 - Businessowners enhancement</b>
Additional insured as required by contract	Specified additional insureds	Specified additional insureds
Amendment of general aggregate (per location)	Automatically added	Automatically added
Bodily injury definition	Includes mental anguish	Includes mental anguish
Damage to premises rented to you	\$100,000	\$300,000
Expected or intended injury	Bodily injury and property damage from use of reasonable force to protect persons or property included	Bodily injury and property damage from use of reasonable force to protect persons or property included

See next page for more coverage details.

Liability endorsements (continued)	YP6000 - Businessowners extension	YP6001 - Businessowners enhancement
Medical expense reporting	3 years	3 years
Reporting duties in the event of an occurrence	Expanded to additional entity types	Expanded to additional entity types
Supplementary payments: Cost of bail bonds Actual loss of earnings	Up to \$3,000 Up to \$350/day	Up to \$5,000 Up to \$500/day
Who is an insured: Expanded definition of insured subsidiaries Newly formed or acquired organizations	Included Included up to the end of the policy period	Included Included up to the end of the policy period
Waiver transfer of rights of recovery against others to us: Automatic status	Available by endorsement	Automatically added
Primary and noncontributory insurance	Automatically added	Automatically added



717 Mulberry Street  
Des Moines, IA 50309

515-280-2511  
800-447-2295

emcinsurance.com



\*Availability and coverage options vary by state.

Disclaimer: This is only a summary of coverage and is subject to policy conditions, limitations, and exclusions that may vary from state to state. Refer to the issued policy for specific details regarding coverages, conditions, and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

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