



Silver Series Plus for Commercial Property Policies

You have a successful business that you can be proud of. Donegal wants to make sure you get insurance coverage at a cost that gives you value for your money. We've designed our Commercial Property Insurance program with you in mind. This product is designed to be flexible, in that you may pick and choose from a list of insurance coverages to provide the customized protection desired.

Our Silver Series Plus Enhancement Endorsements are a great value, as they provide many additional or increased coverages packaged together at a very reasonable cost. Three different levels of coverage are available – Silver Series Plus, Silver Series Plus Preferred and Contractors' Silver Series. The added, broadened, or increased coverage provided by each level is shown below:

| COVERAGE | SILVER SERIES | SILVER SERIES PREFERRED | CONTRACTORS' SILVER SERIES |
|---|---------------|---------------------------------|---------------------------------|
| Accounts Receivable | \$25,000 | \$100,000 | \$100,000 |
| Appurtenant Structures | None | \$25,000 | \$25,000 |
| Arson, Theft, and Vandalism Reward | \$5,000 | \$10,000 | \$10,000 |
| Brands and Labels | \$10,000 | \$10,000 | \$25,000 |
| Broadened Building Coverage | Included | Included | Included |
| Building Ordinance or Law | | | |
| Loss to the Undamaged Portion of the Building | Included | Included | Included |
| Demolition Cost and Increased Cost of Construction | \$50,000 | \$200,000 Combined | \$200,000 Combined |
| Increased Period of Restoration | None | \$50,000 | \$50,000 |
| Demolition Cost and Increased Cost of Construction - Tenants Improvements And Betterments | None | \$25,000 | \$25,000 |
| Business Income and Extra Expense | \$25,000 | \$50,000 | Actual Loss Sustained |
| Business Income and Extra Expense Additional Coverages | | | |
| Alterations and New Buildings | Included | Included | Included |
| Business Income From Dependent Properties | None | Included | Included |
| Civil Authority (3 weeks) | Included | Included | Included |
| Extended Business Income (180 days) | None | Included | Included |
| Newly Acquired Properties | Included | Included | Included |
| Pollutant Clean Up and Removal | None | \$25,000 | \$25,000 |
| Property In Transit | None | \$25,000 | \$25,000 |
| Utility Services - Time Element | None | \$25,000 | \$25,000 |
| Water Backup of Sewers, Drains or Sumps | None | \$50,000 | \$50,000 |
| Business Income - Tenant Move Back Expenses | None | \$10,000 | \$10,000 |
| Business Personal Property Limit - Seasonal Increase | None | 10% of the applicable BPP Limit | 10% of the applicable BPP Limit |
| Computer, Electronic Data and Media | None | \$75,000 | \$75,000 |
| Consequential Loss to Stock | None | \$10,000 | \$10,000 |
| Credit Card Slips | None | \$5,000 | \$5,000 |
| Debris Removal | \$25,000 | \$50,000 | \$50,000 |
| Deferred Payments | \$5,000 | \$25,000 | \$25,000 |
| Employee Theft | \$10,000 | \$25,000 | \$25,000 |
| Equipment Breakdown | None | Included | Included |
| Fine Arts | \$10,000 | \$25,000 | \$25,000 |
| Fire Department Service Charge | \$2,000 | \$5,000 | \$5,000 |
| Fire Extinguisher Recharge | \$5,000 | \$5,000 | \$5,000 |

| | | | |
|---|--|--|----------------------------------|
| Forgery and Alterations | None | \$25,000 | \$25,000 |
| Foundations Coverage | None | Included in applicable BPP Limit | Included in applicable BPP Limit |
| Inside The Premises – Robbery Or Safe Burglary Of Other Property | None | \$25,000 | \$25,000 |
| Installation | \$5,000 | \$25,000 | None |
| Inventory and Appraisals | \$5,000 | \$25,000 | \$25,000 |
| Lock and Key Replacement | \$1,000/Occ. \$5,000/Year | \$1,000/Occ. \$5,000/Year | \$1,000/Occ. \$5,000/Year |
| Mobile Equipment | None | \$25,000 | None |
| Money and Securities - Inside Premises | \$10,000 | \$25,000 | \$25,000 |
| Money and Securities - Outside Premises | \$10,000 | \$25,000 | \$25,000 |
| Newly Acquired or Constructed Property - Business Personal Property | \$250,000 | \$250,000 | \$250,000 |
| Newly Acquired or Constructed Property - Building | \$500,000 | \$500,000 | \$500,000 |
| Non-owned Detached Trailers | None | \$10,000 | \$10,000 |
| Outdoor Property | | | |
| Ornamental Display Gardens | None | \$10,000 | \$10,000 |
| Ornamental Landscape Displays | None | \$10,000 | \$10,000 |
| Outdoor Growing Stock | None | \$25,000 | \$25,000 |
| Outdoor Light Posts | None | \$10,000 | \$10,000 |
| Outdoor Fences | \$10,000 | \$10,000 | \$10,000 |
| Outdoor Signs | \$10,000 | \$10,000 | \$10,000 |
| Outdoor Trees, Shrubs and Plants | \$5,000 | \$10,000 | \$10,000 |
| Radio and Television Antennas | \$5,000 | \$25,000 | \$25,000 |
| Personal Effects and Property of Others | \$25,000 | \$25,000 | \$25,000 |
| Personal Property of Others - Replacement Cost Valuation | None | Included | Included |
| Personal Property - At Exhibition | \$5,000 | \$10,000 | \$10,000 |
| Personal Property - In Transit | \$25,000/Occ. \$25,000/ Policy Year | \$25,000/Occ. \$25,000/ Policy Year | None |
| Pollutant Cleanup and Removal | \$25,000 | \$25,000 | \$25,000 |
| Premises Boundary – Broadened to 1,000 Feet | None | Included | Included |
| Preservation of Property (60 days) | Included | Included | Included |
| Property Off-Premises | \$25,000 | \$50,000 | None |
| Salesperson Samples | \$10,000 | \$10,000 | \$10,000 |
| Spoilage | None | \$50,000 | \$50,000 |
| Spoilage - In Transit | None | \$25,000 | \$25,000 |
| Tenants Glass Coverage | \$10,000 | \$10,000 | \$10,000 |
| Tenant Lease Assessment | None | \$5,000 | \$5,000 |
| Tenant Leasehold Improvements | None | \$25,000 | \$25,000 |
| Theft Loss to Building | None | Included | Included |
| Utility Services - Direct Damage | None | \$25,000 | \$25,000 |
| Voluntary Parting | None | \$10,000 | \$10,000 |
| Valuable Papers & Records | \$25,000 | \$50,000 | \$50,000 |
| Water Backup of Sewers & Drains | \$10,000 | \$50,000 | \$50,000 |

Your agent is an insurance professional able to give you complete information on Commercial Insurance and other products. Call today for a free insurance consultation. This material is designed to provide a simplified description of the above coverage option. It gives only a general description of some of the coverages available. The actual coverage provided is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may vary based on customer request or statutory requirements. Your agent can offer you professional advice and answer any questions you may have before you buy.