

Capital Assets Property Form Compared to ISO Standard Commercial Property Form

Coverage	PennEdge Capital Assets Form	ISO Commercial Property Form
Accounts Receivable	\$100,000	Not Included
Automatic Increase for Building & BPP	Included	None
Awnings, Canopies And Fences	Building Limit	Fences - <i>See Property - Outdoors</i>
Building And Business Personal Property	Blanket Basis	Specifically Described
Brands And Labels	Included	Not Included
Bulkheads, Pilings, Piers, Wharves Or Docks	Building Limit	Excluded
Collapse	Included	Only if Special Form Cause of Loss Included
Consequential Loss	\$50,000	Not Included
Covered Location / Described Premises Definition	Within 1,000 feet	Within 100 feet
Debris Removal – Additional Expense	\$50,000	\$10,000
Electronic Data – Replace or Restore	\$100,000	\$2,500
Employee Theft	\$25,000	Not Included
Fine Arts	\$100,000	Not Included
Fire Department Service Charge	\$10,000	\$1,000
Fire Extinguisher Systems Expense	\$50,000	Not Included
Forgery Or Alteration	\$25,000	Not Included
Foundations	Building Limit	Not Included
Glass	Building Limit	Not Included
Installation Floater	BPP Limit	Not Included
Inventory And Appraisal Expense	\$50,000	Not Included
Mobile Equipment	BPP Limit	Not Included
Money And Securities	\$25,000 - Inside \$10,000 - Outside	Excluded
Newly Acquired or Constructed Property	Included in Definition of "Covered Property"	\$250,000 – Building \$100,000 – Contents
Ordinance Or Law		
• Loss to Undamaged Portion	Building Limit	None
• Demolition Cost	\$100,000	None
• Increased Cost of Construction	\$100,000	\$10,000
Personal Effects	\$10,000	\$2,500
Property - In Transit	\$50,000	Not Included
Property - Off Premises	\$100,000	\$10,000
Property - Outdoors	<i>See Specific Types</i>	\$1,000 per occurrence; \$250 each tree, shrub or plant
Pollution Cleanup And Removal	\$50,000	\$10,000
Reward Payment	\$10,000	Not Included
Retaining Walls	Building Limit	Excluded
Signs - Attached	Building Limit	\$1,000
Signs - Detached	Building Limit	<i>See Property - Outdoors</i>
Towers, Antennas, Satellite Dishes and Masts	Building Limit	<i>See Property - Outdoors</i>
Trailers – Non-Owned and Detached	None, but included in all <i>PennEdge</i> Enhancement Plans	\$5,000
Trees, Shrubs and Plants	\$25,000 per occurrence; \$1,000 each tree, shrub or plant	<i>See Property - Outdoors</i>
Underground Pipes, Flues Or Drains	Building Limit	Excluded
Valuable Papers And Records	\$100,000	\$2,500
Valuation Basis - Automatic	Replacement Cost	Actual Cash Value