



CIBA Program 2021

# COVERAGE COMPARISON

## Coverage Highlights

### Property Coverage

## CIBA Coverage

May be amended by endorsement

## Standard ISO

May be amended by endorsement

Coverage Highlights	CIBA Coverage	Standard ISO
Property	Replacement Cost (100% & 125% Real Property Replacement Cost Endorsements Available)	Actual Cash Value or Replacement Cost up to specified limit depending on quote
Coinsurance Requirement	No Co-insurance	80%, 90%, 100% coinsurance or Agreed Value depending on quote
Rental Income	Actual Loss Sustained with 24 months period of indemnity subject to applicable program limit	Actual Loss Sustained up to coverage limit with coinsurance or agreed value as specified
Extended Period of Indemnity	180 Days	30 Days
Building Ordinance or Law	Included- Minimum limits below are increased in most cases	Limited- can be added by endorsement
<i>Coverage A - Undamaged Portion</i>	<i>Included to building limit</i>	<i>Excluded</i>
<i>Coverage B &amp; C - Demolition &amp; Increased Cost of Construction</i>	<i>20%, \$2,500,000 maximum per occurrence</i>	<i>Coverage B: Excluded Coverage C: \$10,000</i>
Valuable Papers and Records	\$100,000	\$2,500
Accounts Receivable	\$250,000	Excluded
Professional Fees	\$100,000	Not Included
Trees, Shrubs, Plants, Lawns	\$250,000	\$1,000
Per Tree or Lawn	\$10,000	\$250
Per Shrub or Plant	\$500	\$250
Emergency Vacating Expense	\$100,000	Not Included
Tenant Relocation Expense	\$100,000	Not Included
Per Unit	\$5,000	Not Included
Locks & Keys	\$25,000	Not Included
Pools, Tennis Courts, Playgrounds, Recreational Equipment	\$500,000	Not Included unless scheduled
Pollution Clean Up & Removal	\$100,000 (except asbestos removal limit \$25,000)	\$10,000 Aggregate Limit
Debris Removal	25% of loss up to \$5,000,000 Limit	25% Loss
Fire Fighting Materials or Expenses	\$100,000	\$1,000
Off Premises Services Interruption	\$100,000	Excluded
Increased Tax Liability for Rental Income	\$25,000	Not Included
Arson Conviction Reward	10% of claim up to \$25,000	Not Included
Mold, Fungus, Dry Rot & Bacteria	\$10,000 per occurrence	\$15,000 Aggregate Limit
Business Personal Property (Including Fine Arts)	\$100,000 unless endorsed	Must be Scheduled
Water Damage (Back up of Sewers or Drains)	\$100,000	Excluded
Outdoor Fences, Radio & Television Antennas (including satellite dishes), Signs not attached to buildings	Included in Real Property	\$1,000
Roadways, Walks, Patios, or other Paved Surfaces	Included in Real Property	Excluded
Retaining Walls that are not part of a Building	Included in Real Property	Excluded
Foundations of Buildings & Structures below Basement	Included in Real Property	Excluded
Underground Pipes, Flues or Drains	Included in Real Property	Excluded
Electronic Data Processing	Included in Business Personal Property	\$2,500
Vacant Buildings	Limitations after 90 days	Limitations after 60 days
Earthquake Sprinkler Leakage (EQSL)	Included	Excluded
<b>Additional Coverages Included with Property</b>		
Equipment Breakdown	\$7,500,000	Not Included
<b>Additional Coverages Included with Liability (if provided)</b>		
Per Location General Aggregate Endorsement	Included Automatically	Excluded can be added by endorsement
Hired & Non Owned Auto- Business Use	\$1,000,000 Per Accident / Subject to General Agg.	Not included unless endorsed

**Sublimits can be Increased Based on Risk Characteristics**

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**CIBA Insurance Services**

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