

BFL Alberta Non-Profit Program Property Coverages



EXPERT Commercial Building, Equipment, and Stock Form (2188)

EXTENSION GROUPING

LIMIT

Undeclared Property Extension

Roadways/ Parking Lots/ Walkways

Fine Arts – not stock

Growing Plants and Trees

Outdoor Signs

Valuable papers

Accounts Receivable

\$250,000 Per Occurrence

Operations Extension

Builders Risk Deductible

EDP (media and data)

Computer System Breakdown

Consequential Loss Off Premises Power

Condo Unit Loss Assessment for Deductible

Premises Damage by Theft – not owned building

\$100,000 Per Occurrence

Off Premises Extension

Installation Floater

Contents at Exhibition/ Trade Show

Property in Transit

Sales Samples

\$100,000 Per Occurrence

Crime Extension

Employee Dishonesty

Loss Inside the Premises

Loss Outside the Premises

Money Order and Counterfeit Paper Currency

Depositors Forgery

Credit Card Forgery

\$50,000 Per Occurrence

Claim Recovery Extension	\$150,000 Per Occurrence
Automatic Fire Suppression System	
Cost of Preparation of Proof of Loss	
Arson Reward	
Lock Replacement – master key	
Extra/ Expediting Expenses	
Tenant’s Leasehold Interest	
Debris of Others	
Mortgage Rate Guarantee	

Business Expansion Extension	\$1,000,000 Per Occurrence
Newly Acquired Buildings	
Newly Acquired Stock and Equipment	
Buildings in Course of Construction	

Catch-all Clause	\$25,000
Increase any one extension – Can’t be used for Crime Extension	

Other Included Coverage	
Automatic Inflation Protection	Included
By-laws	Included
Debris Removal of owned property	5% of TIV or \$100,000
Deferred Payment Plan - Stock	Part of limit – Up to \$30,000
Eco Friendly Enhancement	\$50,000
Fire Department Service Charges	\$25,000
Land and Water Pollution Cleanup	\$50,000
Personal Property of Officers and Employees	\$25,000
Removal to Protect Property	\$30 Days
Seasonal Automatic Increase	25% Equipment and Stock
Equipment and Stock Temporarily Removed from the Premises	\$10,000