

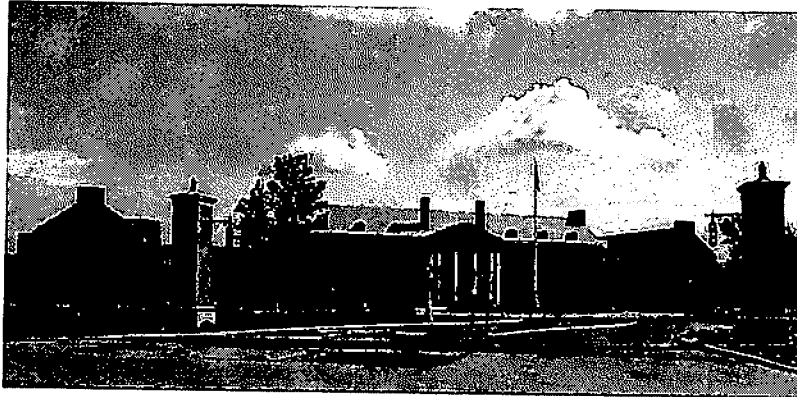


**CENTRAL  
INSURANCE  
COMPANIES**

*Fulfilling the Promise Since 1876*

**RICH & CARTMILL INC**  
3800 N. Classen #210  
Oklahoma City, OK 73118  
Phone: (405) 524-5909  
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Commercial Insurance Proposal for:  
**OKC DEVELOPERS GROUP**  
Policy Period: 6/5/2008 to 6/5/2009  
**Central Premier**  
**Service Policy**  
Proposal Date: 06/02/2008



### Coverage & Premium Summary

<u>Coverage</u>	<u>Premium</u>
Property	\$197.00
Inland Marine	\$98.00
General Liability	\$62.00
<b>Commercial Lines Premier - Minimum Premium</b>	<b>\$500.00</b>
<b>Total Coverage Premium</b>	<b>\$500.00</b>

Central Insurance Companies is pleased to provide this proposal for your commercial insurance which is valid for a period of 30 days from 6/2/2008, the date this quote was prepared. This is not a contract of insurance. No coverage is provided by this proposal nor does it represent any provisions of any policy ultimately delivered.

The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company. Central Companies have earned an "A+" (superior) rating by A.M. Best Company. Please visit Central's web site at [www.central-insurance.com](http://www.central-insurance.com).

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Central Premier Policy Commercial Insurance Proposal

Company: Central Mutual

**OKC DEVELOPERS GROUP**

Quote # : 06023008928

Policy Period: 6/5/2008 to 6/5/2009

*Property Coverage*

<i>Location</i>	<i>Limit</i>	<i>Deductible</i>	<i>Premium</i>
<i>All Locations</i>			
Special Form, Agreed Amount (Coinsurance Waived)			
Premier Plus	\$50,000	\$500	\$150
Equipment Breakdown	Same as Property	\$500	Incl
Terrorism			\$0
<i>1-1 3800 N. CLASSEN BLVD. STE 210, OKLAHOMA CITY, OK 73118</i>			
Occupancy: Office			
Personal Property - Replacement Cost	\$5,000	\$1,000	\$47
<b>Total Property Coverage Part Premium:</b>			<b>\$197</b>



Central Premier Policy Commercial Insurance Proposal

Company: Central Mutual

**OKC DEVELOPERS GROUP**

Quote # : 06023008928

Policy Period: 6/5/2008 to 6/5/2009

***Inland Marine Coverage***

<b><i>Location</i></b>	<b><i>Limit</i></b>	<b><i>Deductible</i></b>	<b><i>Premium</i></b>
<b><i>All Locations</i></b>			
<b>Terrorism</b>			\$0
<b><i>1-1 3800 N. CLASSEN BLVD. STE 210, OKLAHOMA CITY, OK 73118</i></b>			
<b>Computer - Replacement Cost</b>			
Hardware	\$10,000	\$500	\$98
Programs and Applications	\$2,500	Incl	
Media	\$2,500	Incl	
Income Coverage	\$10,000	Incl	
Mechanical Breakdown		\$2,500	Incl
<b>Total Inland Marine Coverage Part Premium:</b>			<b>\$98</b>



Central Premier Policy Commercial Insurance Proposal

Company: Central Mutual  
**OKC DEVELOPERS GROUP**

Quote # : 06023008928  
 Policy Period: 6/5/2008 to 6/5/2009

**General Liability Coverage**

	<i>Limit</i>
Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal or Advertising Injury	\$1,000,000
Damage to Premises Rented to You	\$100,000
Medical Expense	\$5,000
PD Deductible - Amount per Claim	\$0

<i>Location</i>	<i>Limit</i>	<i>Exposure</i>	<i>Premium</i>
<i>All Locations</i>			
Terrorism			\$0
<b>1 - 3800 N. CLASSEN BLVD. STE 210, OKLAHOMA CITY, OK 73118</b>			
48558 - Social Gatherings - Not-for-Profit - On Premises Not Owned Or Operated By The Insured		1	
		(Units)	
Premises/Operations			\$62
Products/Completed Ops			Incl
<b>Total Liability Coverage Part Premium:</b>			<b>\$62</b>

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## **LIABILITY AND PROPERTY PROTECTION**

### **For service establishments.**

The Service Policy coverages below are described in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

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Central's Service Program is specially designed to provide the liability and property protection needed by these types of service establishments:

- Answering Services & Paging Services
- Barber Shops & Hair Styling Salons
- Caterers
- Clubs
- Computer Service and Repair
- Crematories
- Decorating
- Engraving
- Funeral Homes or Chapels
- Halls
- Home Health Care Services
- Kennels - Breeding, Boarding or Sales (Except WC)
- Laundry/Dry Cleaning Stores - (Synthetic Solvents); Receiving Stations; Laundromats
- Locksmiths
- Mailing or Addressing Companies
- Nail Salons
- Office Machines or Appliances - Retail or Wholesale with Repair
- Pet Grooming & Training
- Photographers & Photo Finishing Labs
- Printers, Copying, & Duplicating Services
- Shoe Repair Shops
- Tailoring or Dressmaking Establishments - Custom
- Taxidermists
- Vending Machine Operations
- Veterinarian or Veterinary Hospitals

### **Property Protection**

The Property coverage portion of the policy deals with covered losses to buildings, furniture, fixtures, and equipment.

Coverage is also provided for the actual amount of a covered loss to business income and extra expenses incurred as a result of a loss to building or personal property (12 mos of coverage included for most service operations).

### **Property Protection available for an additional premium:**

In addition to buildings and business personal property, the Service Policy offers a broad range of optional property related coverage. A blanket limit of \$25,000, \$50,000, \$100,000, and \$250,000 may be selected and will apply separately at each premises listed on the policy. In the event of a covered loss, the blanket limit can be applied to one coverage or apportioned among any of the following coverages, including, but not limited to:

- Accounts Receivable
- Building Ordinance or Law
- Business Income from Dependent Properties (Maximum limit \$25,000) \*
- Counterfeit Money & Money Orders
- Debris Removal
- Electronic Data
- Employee Dishonesty (Incl ERISA)
- Fine Arts
- Fire Department Service Charge (Maximum limit \$2,500)
- Forgery or Alteration

- Lost Key Consequential Loss
- Money & Securities
- Outdoor Signs (Unattached to Building)
- Pollutant Clean Up & Removal
- Property Off Premises
- Property on Exhibition, Fair or Trade Show
- Property in Transit (Maximum limit \$25,000) \*
- Sewer & Drain Backup (Maximum limit \$25,000) \*
- Temperature-Humidity Change
- Valuable Papers & Records

\* Higher limits require a separate endorsement & pricing.

**When the above listed coverages are provided, the following provisions apply:**

Brand & Label	Included
Business Personal Property - Seasonal Increases .....	25% of Personal Property Limit
Coinurance Provision	Deleted
Collapse of Gutters & Downspouts (ice & snow)	Included
Equipment Breakdown	Included
Expanded Premises	1000 feet
Inflation Guard	Included
Owners or Tenant's Glass	Included

**Limits/Time change for Newly Acquired Property**

Building	\$500,000
Your Personal Property	\$200,000
Period of Coverage	60 days after acquisition

**Valuation**

Manufacturer's Selling Price	Included
Patterns, Molds, Models & Dies	Included
Agreed Amount	Included

**Other Optional Property Coverages:**

- Laundry & Dry Cleaners Customer's Goods
- Animal Floater
- Miscellaneous Bailees

**Liability Protection**

Business Liability coverage protects you against legal liability resulting from covered

claims of others for bodily injury and damage to their property. It also provides for your legal expense in the event of a costly lawsuit arising from such claims. Liability limits are available from \$300,000 to \$1,000,000 (per occurrence). Higher limits are available under our Commercial Excess policy.

**Liability options available for an additional premium are:**

- GL Plus Endorsement which provides 14 coverage enhancements within one endorsement.
- Limited Fungus, EIFS & Silica
- Limited Pollution Liability coverage for a short term event
- Hired and Nonowned Auto Liability
- Employment Practices Liability

**Professional Liability Options:**

- Barbers and Beauticians
- Cemetery
- Dog Grooming/Boarding Kennels
- Funeral Directors
- Graphic Arts Errors and Omissions
- Veterinarians Professional

**Loss Control Service**

Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property.

**Claims Service**

Central's claim representatives provide prompt, fair claims handling consistent with the complexity and size of loss.

**Check with your agent for more information about Central's Service Program.**



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# Central Premier Plus®

## COMPARE THE PREMIER PLUS®

### Against your current protection.

The Central Premier Plus® coverages below are described in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

The Central Premier Plus® Commercial Lines Policy is specially designed for the business owner who is looking for protection against a wide range of exposures. It is impossible to protect against every loss, but many business owners want the broadest protection they can get, in one simple, affordable policy.

The Central Premier Plus® Policy includes coverage for your BUILDINGS and/or BUSINESS PERSONAL PROPERTY based on your selection of the amounts of insurance for each. You may also select coverage on an Actual Cash Value or Replacement Cost basis.

### Additional Property Protection

In addition to Buildings and Business Personal Property the Central Premier Plus® offers a broad range of additional property related coverage. A blanket limit of \$25,000, \$50,000, \$100,000 and \$250,000 may be selected and will apply separately at each premises listed on the policy. In the event of a covered loss, the blanket limit can be applied to one coverage or apportioned among any of the following coverages:

- Accounts Receivable
- Building Ordinance or Law
- Business Income and Extra Expense (Incl Service Interruption - Maximum limit \$25,000) \*
- Business Income from Dependent Properties (Maximum limit \$25,000) \*
- Consequential Loss
- Counterfeit Money and Money Orders

- Debris Removal
  - Electronic Data
  - Employee Dishonesty (Incl ERISA)
  - Fine Arts
  - Fire Department Service Charge (Maximum limit \$2,500)
  - Fire Protective Devices
  - Forgery or Alterations
  - Inventory or Appraisal
  - Lost Key Consequential Loss
  - Money And Securities
  - Non-Owned Detached Trailers
  - Outdoor Property (limited perils)
  - Outdoor Signs (Unattached to Building)
  - Patterns, Molds, Model & Dies of Others
  - Personal Effects & Property of Others (Maximum limit \$5,000) \*
  - Pollutant Clean Up and Removal
  - Property Off Premises
  - Property on Exhibition, Fair or Trade Show
  - Property in Transit (Maximum limit \$25,000) \*
  - Reward (Maximum limit \$25,000)
  - Sewer and Drain Backup (Maximum limit \$25,000) \*
  - Temperature-Humidity Change
  - Valuable Papers and Records
- \* Higher limits require a separate endorsement & pricing.

**In addition to the above listed coverages automatically provided by our Central Premier Plus® Policy, the following policy changes have been made to provide even broader protection:**

- Brand and Label . . . . . Included
- Business Personal Property - Seasonal Increases . . . 25% of Personal Property Limit
- Coinsurance Provision . . . . . Deleted
- Collapse of Gutters and Downspouts (ice & snow) . . . . . Included
- Equipment Breakdown . . . . . Included
- Expanded Premises . . . . . 1000 feet
- Inflation Guard . . . . . Included
- Owners or Tenant's Glass . . . . . Included

**Limits/Time change for Newly Acquired Property**

- Building . . . . . 500,000
- Your Personal Property . . . . . 200,000
- Period of Coverage . . . 60 days after acquisition

**Valuation (Special Provision)**

- Manufacturer's Selling Price . . . . . Included
- Patterns, Molds, Models & Dies . . . . . Included
- Agreed Amount . . . . . Included

This innovative policy reduces the confusion of trying to select from all the complicated optional coverages offered under most policies. The cost for the Central Premier Plus® additional coverages is much less than if purchased separately.

**Liability Protection**

If your policy includes Liability Coverage, you are protected against legal liability resulting from covered claims of others for bodily injury and damage to their property. It also provides for your legal expenses in the event of a costly lawsuit arising from such claims. Liability limits are available up to \$1,000,000. Higher limits are available under our Commercial Excess policy.

Included with this liability protection are: Premises and Operations Coverage, Products and Completed Operations Coverage (optional), Medical Expense Coverage (optional), Personal Injury Coverage (optional), and Contractual Liability.

The Central Premier Plus® policy provides many protection extras and combined with the liability coverages, offers one of the broadest contracts available - at an affordable price!

**Loss Control Service**

Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property.

**Claims Service**

Central's claim representatives provide prompt, fair claims handling consistent with the complexity and size of loss.

**Check with your agent for more information about the Central Premier Plus® Program.**



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# Equipment Breakdown

## IMPORTANT PROTECTION For Every Businessowner.

The Equipment Breakdown coverages below are described in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

### Equipment You Depend On

Businesses, institutions and municipalities are acquiring and increasingly relying on costly equipment and new technologies. Whether it's electrical distribution, production machinery, environmental controls, refrigeration or computers — equipment is vital to your operations. Reliance on new technologies and equipment has actually led to a greater probability that a business critical system will fail. In retail outlets and restaurants, municipalities and offices alike, the resultant unbudgeted losses can be extremely costly and, in many cases, greatly impact the bottom line.

### Equipment Breakdown Insurance Covers More Than Just Repair Costs

Equipment Breakdown insurance helps protect you from the costs associated with losses to your facility's equipment. It pays for:

- Direct property loss — the cost to repair or replace the damaged equipment;
- Costs associated with the time and labor to repair or replace the equipment;
- Other expenses incurred to limit the loss or speed the business restoration;
- The loss value of spoiled products or materials; and

- Business recovery expenses.

In short, Equipment Breakdown insurance covers the physical damage — and the financial damage — that stems from an insured equipment failure. It's bottom-line protection that is essential for today's technology-intensive businesses.

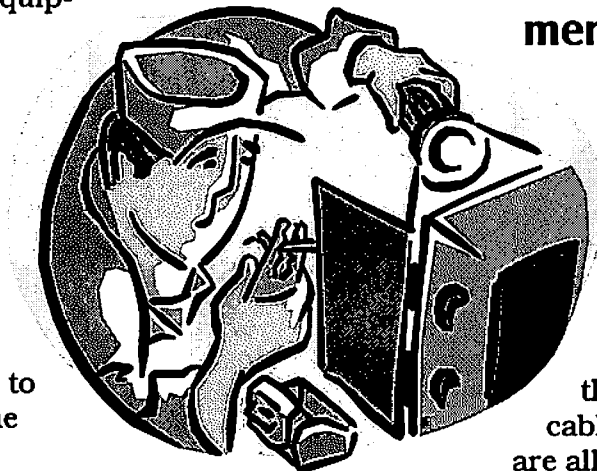
### Protection Against Damage Caused By:

- Short circuits/electrical arcing
- Power surges
- Mechanical breakdown
- Motor burnout
- Boiler damage
- Operator error

### Equipment Breakdown Insurance Covers Many Types of Equip- ment

#### Electrical Distribution Systems

Maximum power up-time is important for any business, institution or municipality. The loss of power can mean the loss of income and customers. Since the panels, circuit breakers and cables in your power distribution are all interconnected, a short circuit in one part can spread instantly to other parts of the system. The cause can be as simple as a loose connection, dust or high humidity.



## Heating and Cooling Systems

Today's HVAC systems are more complex and costly to repair. Failures are common and cost tens of thousands of dollars. If the climate becomes inhospitable due to lack of heating or air conditioning, there is loss of productivity, and loss of income if you service customers on site.

## Telephone Systems

If your phone goes down, so does your business. Phones have a circuitry that is easily affected by voltage spikes, heat, vibration and moisture.

## Electronic Equipment

Virtually every business, institution or municipality depends on electronics. Whether you're using computers to design and manufacture high technology components, track productivity data, or keep the books straight, computers rely on highly sensitive and fragile technologies. They contain circuitry that is vulnerable to damage.

## Refrigeration

If your business depends on refrigeration, a breakdown can cause more than the loss of a major equipment investment, it also could mean the loss of costly perishable goods and business income. And, what about the cost of the refrigerant you'd have to replace?

## Typical Losses

The following are actual losses and the coverage provided by Equipment Breakdown insurance:

Power surge in an office building is transmitted through a LAN, damaging 200 computers.

<b>Direct Property Loss:</b>	<b>\$100,000</b>
<b>Business Interruption Loss:</b>	<b><u>\$24,672</u></b>
<b>Total Paid Loss:</b>	<b>\$124,672</b>

A plug in a hot water meter failed, damaging the boiler, hot water heater and electrical panels.

<b>Total Paid Loss:</b>	<b>\$65,630</b>
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Power surge in a restaurant damages an air-conditioning compressor, ice machines, microwaves and other appliances.

<b>Total Paid Loss:</b>	<b>\$60,467</b>
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Air conditioning piping leaks water into telephone switching equipment. Shorts out equipment.

<b>Direct Property Loss:</b>	<b>\$89,859</b>
<b>Business Interruption Loss:</b>	<b><u>\$42,890</u></b>
<b>Total Paid Loss:</b>	<b>\$132,749</b>

**Check with your agent for  
more information about  
Equipment Breakdown Coverage.**



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# Loss Control Services

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## TO HELP YOU PROTECT YOUR BUSINESS

The Loss Control Services below are described in the most general terms. Consultation with a company Loss Control Consultant will determine which services will be appropriate for your business.

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Assisting policyholders develop and maintain their own effective loss control programs is the aim of the Central Insurance Companies. Any accident, fire or explosion in a place of business may mean the loss of community prestige, employee morale, and customer goodwill. In addition to these intangible costs, there can be property loss and injury to employees which could add up to thousands of dollars in medical and legal expenses.

By working closely with the policyholder, a loss control program can be individually planned. The object is to assist in minimizing possible accident situations and fire and explosion hazards. Improving operating efficiency and safety can also add to increased production and reduced insurance costs.

### Loss Control Surveys

The most important figure in the development of a Loss Control Program is you, the policyholder. Our Loss Control Consultant can assist you with studies of specific hazards in your business.

### Unsafe Conditions and Practices

Unsafe practices and conditions in modern operations are a major source of potential losses. During a survey, Central Consultants can help you identify possible accident causing situations and offer recommendations for their control.

### Accident Investigation

When accidents occur, the causes should be investigated to reduce the chance of a recurrence. We will assist in the implementation of a program for the investigation and analysis of what caused the accident and how it may be avoided in the future.

### Management Contact

Periodically, policyholder management is advised of their loss control progress with special attention paid to those safety factors which require management's action.

### Automotive Fleet Services

Our Loss Control Consultants are able to assist automotive and trucking fleet operators with Motor Vehicle Record criteria/guidelines to assist with driver selection. They can assist policyholders with vehicles/equipment safety, training employees on how to operate safely and providing safe terminals and facilities. The consultant can assist in setting up programs for preventive maintenance, vehicle inspection, recordkeeping and terminal inspections. When needed, they can attend safety meetings, give safety talks and provide safety materials.

### Special Hazards

Special hazards require special control programs. Central's Loss Control Consultants can assist you in these areas.

### Machine Guarding

Power presses and other process machines which present serious accident exposures are studied for the purpose of suggesting practical guarding techniques.

### Noise Control

We offer consultation on sound measuring and noise control programs, and conduct preliminary noise level surveys.

### Industrial Hygiene

We help you recognize, evaluate, and recommend controls for occupational and environmental health hazards.

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## **Fire and Explosion**

Central Consultants can recommend control measures for uncontrolled solvents, vapors, dusts and other possible causes of fires and explosions.

## **Product Control**

We are available to assist in developing product loss control programs to help manage your product liability exposures.

## **Construction Safety Surveys**

Our Loss Control Consultants will help policyholders survey construction operations and formulate recommendations for correcting unsafe conditions and unsafe practices.

## **Safety Training**

Safety training begins in the plant, office, job site, and boardroom. Our Loss Control Consultants assist management in providing effective safety training for all levels of the organization.

## **Employee**

We can recommend visual aids dealing with on-the-job safety and health. We can also provide safety guide books, posters, and audio-visual aids for use in safety training.

## **Supervisory**

Supervisor safety training courses and safety booklets for supervisors are available through Central's Loss Control Consultants.

## **Safety Awards**

Upon request, safety award programs can be provided to encourage continued management concern and attention with loss control. Special reports designed to keep management posted on matters of immediate concern are also available.

**Check with your agent for  
more information about  
Central's Loss Control Services.**



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# Commercial Account Billing

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**Looking for an easier way to make your insurance payments? Ask your agent about Commercial Account Billing!**

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Account Billing allows you to combine all your Commercial policies into one account. You can choose your payment option (annual, semi-annual, quarterly, or monthly) for all your policies regardless of the effective dates of the policies.

## Account Billing Pay Plans

### EFT Plans (Electronic Funds Transfer)

- *Annual* – No service fee applies.
- *Semi-Annual* – No service fee applies.
- *Quarterly* – No service fee applies.
- *Monthly* – No service fees applies.

### Paper Bill

- *Annual* – No service fee applies.
- *Semi-Annual* – \$6.00 service fee per bill.  
\$12.00 max service fee per billing account.
- *Quarterly* – \$6.00 service fee per bill.  
\$24.00 max service fee per billing account.
- *Monthly* – \$6.00 service fee per bill.  
\$72.00 max service fee per billing account.

## Payment

For all EFT plans, payments will be automatically withdrawn from your bank account on the due date of your choosing between the 1st and 30th of each month. Premiums should be paid as usual until confirmation of the initial EFT withdrawal is received.

For all other plans, you may pay your premium using one of the following methods:

**Online:** [www.central-insurance.com/customers](http://www.central-insurance.com/customers)

**Phone:** 1-866-201-5695

**Mail:** P.O. BOX 828, Van Wert, OH 45891

**Email:** [acctsreccl@central-insurance.com](mailto:acctsreccl@central-insurance.com)

Accepted forms of payment include Mastercard, Visa or electronic check.

## EFT Withdrawal Notifications

**Monthly EFT** – Central will mail the initial withdrawal notice to you 20 days prior to when the first withdrawal is scheduled to post from your bank account. Future notifications will ONLY be sent when the withdrawal amount changes due to endorsement activity to your policy or at policy renewal. If the due date of the account falls on a weekend or banking holiday, the withdrawal will occur on the first banking day thereafter.

**Other than Monthly EFT** – Central will mail the notification to you 20 days prior to EACH scheduled withdrawal date. If the due date of the account falls on a weekend or banking holiday, the withdrawal will occur on the first banking day thereafter.

## Fees

**Reinstatement Fees** – A \$25.00 fee will be applied to each of your policies that reinstates after “Notice of Cancellation for Nonpayment of Premium” has been sent. The fee in SC is \$10.00 per policy. The fee does not apply in NJ, CT, or to mortgagee billed policies.

**Non-sufficient Funds Fee** – If your payment is returned by the bank for unavailable funds, your account is subject to a \$20.00 fee (NJ \$10.00).

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# CENTRAL PREMIER®/CENTRAL PREMIER PLUS® COVERAGE EXPLANATION

(2006 Editions)

The Central Premier® endorsement form is 14-3065 (14-3090 in NY). The Central Premier Plus® endorsement is 14-3049 (14-3074 in NY). The following coverage explanation refers to the 04/06 editions of both forms. These endorsements enhance the various Coverage Forms and Special Cause of Loss Form.

Both Central Premier® and Central Premier Plus® forms provide for a blanket limit, applying separately to each premises listed on the policy. Our Central Premier® has a \$25,000 blanket limit (not increaseable) and our Central Premier Plus® provides for blanket limit options of \$25,000, \$50,000, \$100,000 and \$250,000. A \$500 deductible applies to this endorsement. If a loss involves coverage on both the property coverage form and the Premier Plus endorsement and the deductibles differ, only the higher deductible will apply.

NOTE: These coverages are included, up to the selected blanket limit. These coverages have maximum sub limits. Higher limits require a separate endorsement & pricing.

Blanket limit for Additional Coverage & Extensions	Choice of Central Premier Plus®		Explanation of Coverage
	Central Premier®	Central Premier Plus®	
\$25,000	\$25,000	\$25/\$50/\$100/\$250,000	<p><b>Accounts Receivable</b></p> <p>Covers loss to records at described premises and in transit between described premises. The usual four types of accounts receivable losses: debt owed that insured is unable to collect, interest charges on debt incurred because insured must borrow to offset reduced cash flow, additional collection costs and reasonable expenses to re-establish records. Provides coverage as if endorsement CP0405 attached for the value of the undamaged portion of the building, demolition costs, and the increased costs to repair or rebuild with the same size building, due to the enforcement of an ordinance or law.</p>
n/a	n/a	(ISO N/A)	<p><b>Building Ordinance or Law</b></p> <p>Provides loss of business income when operations of the insured are suspended, and the suspension is caused by direct physical loss or damage to dependent property caused by or resulting from a covered cause of loss. A sub limit of \$25,000 applies, regardless of blanket limit.</p>
n/a	n/a	(ISO N/A)	<p><b>Business Income &amp; Extra Expense with Service Interruption</b></p> <p>Coverage is typical except: (1) Loss must arise from damage to "covered" property; (2) No monthly limitation; (3) No extended period of indemnity; (4) No electronic media limitation; (5) No separate time limitation for the extra expense portion (e.g. 40-60-80%). A Service Interruption extension is included, providing B/E coverage resulting from a covered cause of loss to equipment owned by a utility, landlord or other supplier of electrical power, communications, waste disposal, air conditioning, refrigeration, heating, gas, air, water or steam, wherever that equipment is located. Overhead transmission lines are NOT excluded. A sub limit of \$25,000 applies, regardless of the blanket limit.</p>
n/a	n/a	(ISO N/A)	<p><b>Business Income from Dependant Properties</b></p> <p>Provides loss of business income when operations of the insured are suspended, and the suspension is caused by direct physical loss or damage to dependent property caused by or resulting from a covered cause of loss. A sub limit of \$25,000 applies, regardless of blanket limit.</p>
n/a	n/a	(ISO N/A)	<p><b>Consequential Loss</b></p> <p>When parts of STOCK in the process of MANUFACTURE are damaged, this pays for the reduction in value of remaining parts that cannot be used in conjunction with other stock. For example, a trophy manufacturer may have undamaged engraved plates for a large sporting event but loses the remaining parts of the trophies in a fire. The engraved plates would obviously suffer a big reduction in value.</p>
			<p><b>Counterfeit Money &amp; Money Orders</b></p> <p>Applies to loss from voluntary parting of covered property due to the acceptance of counterfeit money, money orders or travelers checks.</p>
			<p><b>Debris Removal</b></p> <p>(ISO only \$10,000)</p> <p>In Additional Coverages 4 a) of the Building and Personal Property Form, the limit is increased to the Blanket Limit of Insurance.</p>