



Property

Commercial Output Property

Great People. Integrity. Innovation.

Commercial Output Policy (COP) coverage provides property coverage for building, business personal property, and business interruption exposures. We cover risks of varying size and complexity, from traditional office and retail to unique industrial, municipal, and attraction focused operations. The COP is designed to complement BFM's inland marine offerings, providing comprehensive first party insurance solutions.

Coverages may be provided on a blanket or scheduled basis. Coverage is also available for newly acquired locations, and other undescribed locations. Replacement Cost and Actual Cash Value valuation options are available.

Traditional COP coverages may be supplemented by the following:

- Flood and Earthquake Coverage
- Equipment Breakdown Coverage
- Spoilage Coverage
- Crime Coverage
- Green Coverage

| Featured Additional Coverages | Example Limits |
|---------------------------------------------------------|----------------|
| Accounts Receivable | \$50,000 |
| Arson Reward | \$10,000 |
| Off-Premises Computers | \$25,000 |
| Debris Removal | \$50,000 |
| Electronic Data Processing Equipment | Included |
| Expediting Expense | \$50,000 |
| Fine Arts | \$100,000 |
| Fire Department Service Changes | \$25,000 |
| Fraud and Deceit | \$5,000 |
| Inventory and Appraisal Expense | \$50,000 |
| Locations Not Described | \$50,000 |
| Mobile Equipment | Included |
| Newly Acquired Premises (Building) | \$500,000 |
| Newly Acquired Premises (BPP) | \$250,000 |
| Ordinance or Law (Undamaged Parts of a Building) | Included |
| Ordinance or Law (Increased Cost to Repair or Demolish) | \$100,000 |
| Outdoor Property within 1000 feet of a Covered Location | Included |
| Personal Effects | \$15,000 |
| Pollutant Clean Up | \$50,000 |
| Property in Transit | \$50,000 |
| Property on Exhibition | \$50,000 |
| Sewer Backup | \$25,000 |
| Software Storage | \$50,000 |
| Underground Pipes, Pilings, Bridges and Roadways | \$250,000 |
| Utility Service Interruption | \$50,000 |
| Valuable Papers and Records | \$100,000 |



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