

The Aspyre Advantage

The Aspyre Advantage Coverage Profile is automatically provided for all quoted accounts. Increased limits are available for most coverages. Changes can also be made to suit the needs of individual accounts.

Coverage Highlights		
Property Coverage	Original BOP Coverage	Aspyre Advantage
Accounts Receivable	\$10,000	\$25,000
Automatic Additional Insured Status		
Lessor of Leased Equipment		
Manager/Lessor of Premises	Not Included	Included
Mortgagees		
Owners/Other Interests of Leased Land		
State/Government Agency Permits		
Automatic Primary & Noncontributory	Not Included	Included
Automatic Waiver of Transfer of Rights of Recovery	Not Included	Included
Blanket Building and Personal Property Coverage	Not Included	Included
Business Income - Ordinary Payroll	60 Days	90 Days
Business Income - Waiting Period	72 Hours	Zero Hours
Computer Fraud & Funds Transfer Fraud Coverage	Not Included	\$25,000
Damage to Premises Rented to You	\$50,000	\$300,000 (with broadened perils)
Debris Removal	25% plus \$25,000	25% plus \$100,000
Electronic Data	\$10,000	\$25,000
Employee Benefits Liability	Not Included	\$1,000,000
Employee Dishonesty	Not Included	\$10,000
Equipment Breakdown	Not Included	Included
Expediting Expenses Sublimit		\$100,000
Perishable Goods Sublimit		\$100,000
Extended Business Income	60 days	90 days
Fire Department Service Charge	\$2,500	\$10,000
Flood (Where eligible)	Not included	Up to \$5MM per location
Forgery or Alteration	\$2,500	\$10,000
Hired and Non-Owned Auto	Not Included	\$1,000,000
Heating or Air Conditioning Loss Reimbursement Limit	Not included	\$5,000 Occ / \$10,000 Agg
Interruption of Computer Operations	\$10,000	\$25,000
Lock Replacement	Not Included	\$5,000
Lock-out Or Sale, Removal & Disposal Liability Limit	Not Included	\$5,000
Loss or Damage to Tenants' Autos	Not Included	\$15,000
Medical Payments	\$5,000	\$10,000
Money and Securities	Not Included	\$10,000
Ordinance or Law		
Coverage A – Undamaged Portion of The Building	Not Included	Included
Coverage B – Demolition Cost	Not Included	\$100,000 (Combined B+C)
Coverage C – Increased Cost of Construction	\$10,000	Combined with Coverage B
Business Interruption & Extra Expense	Not Included	Included
Outdoor Property (not including signs)	\$2,500	\$50,000
Outdoor Signs	Not Included	\$10,000
Reward Payment	Not Included	\$5,000
Tenant Move-back Expenses Limit	Not Included	\$15,000
Tenants Property Legal Liability Limit	Not Included	\$10,000
Pollutant Cleanup and Removal	\$10,000	\$25,000
Water Back-up & Sump Overflow	Not Included	\$100,000
Valuable Papers and Records	\$10,000	\$25,000

Other available features and benefits (Upon Request)

Fine Arts Coverage

Per-Location Aggregate

Removal of insurance-to-value provision

More to come in the future!

This is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please refer to the issued policy for specific details regarding coverages, conditions, and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.