



Nova Casualty vs. Travelers

Property Comparison

How our new Property form shines against our old form!

Subject of Insurance	Nova Casualty - Ultra XP	Travelers
Accounts Receivable	\$300,000	\$250,000
Appurtenant Buildings, Structures & Property Within	\$25,000	\$25,000
Brands and Labels	Included up to Covered Property Limit	Included up to Covered Property Limit
Building Definition expanded to include: Fences, Retaining Walls, Walks, Patios, Foundations, Radio or TV Antennas	Included	Included
Business Income	\$300,000	Not Provided
Claim Data Expense	\$50,000	\$25,000
Communicable Diseases	\$30,000 Ea. \$60,000 aggregate	Not Provided
Computer & Funds Transfer Fraud	\$25,000 Ea. \$50,000 aggregate	Not Provided
Crisis Communication Expense	\$12,500 Ea. \$25,000 aggregate	Not Provided
Debris Removal	\$250,000	\$250,000
Donation Assurance	\$25,000	Not Provided
Electronic Data Processing Equipment & Media	\$100,000	\$50,000
Emergency Vacating Expense	\$25,000	\$25,000
Employee Theft	\$50,000	Not Provided
Extra Expense (Including Expediting Expenses)	Included in BI Limit Above	\$100,000
Fine Arts	\$100,000	\$100,000
Fire Department Service Charge	\$50,000	\$25,000
Fire Protective Equipment Discharge	\$25,000	\$25,000
Forgery or alteration	\$25,000	Not Provided
Identity Theft Expense	\$50,000	Not Provided
Image Restoration & Counseling	\$50,000	Not Provided
Joint or Disputed Loss Agreement	Automatically included	Automatically included
Key Individual Replacement Expenses	\$50,000	Not Provided
Kidnap Expense	\$50,000	Not Provided
Lessor's Leasehold Interest	\$25,000	\$25,000
Mobile Medical Equipment	\$15,000	Not Provided
Miscellaneous School Property - Inland Marine	\$25,000	\$25,000
Money & Securities	\$25,000	\$25,000
Newly Acquired or Constructed Property	\$1,000,000 - Building \$500,000 - BPP, PP of others, EDP	\$1,000,000 - Building \$500,000 - BPP, PP of others, EDP
Ordinance or Law - Coverage A	Building Limit	Building Limit
Ordinance or Law - Coverage B&C	\$500,000 Combined	\$500,000 combined
Outdoor Property: Broad definition of outdoor property	\$25,000/\$1,000 ea. tree, shrub or plant	\$25,000/\$1,000 ea. tree, shrub or plant
Outdoor Signs	\$50,000	\$25,000

Subject of Insurance	Nova Casualty - Ultra XP	Travelers
Personal Property of Others	\$250,000 each location	\$250,000 each location
Employees Personal Effects	\$50,000 each location	\$25,000 each location
Pollutant Cleanup and Removal	\$50,000	\$50,000
Property Awaiting Installation or Temporary Storage	Include in Property Off Premises	\$25,000
Property Off Premises	\$500,000	\$250,000
Reimbursement of Master Key Costs	\$5,000 Occurrence, \$15,000 Aggregate	\$5,000 Occurrence, \$15,000 Aggregate
Retaining Walls not part of building	Include in definition of Building	Included in definition of Building
Reward Coverage	\$25,000	\$25,000
Spoilage – Direct Damage	\$50,000	\$10,000
Temporary Meeting Space - due to climate control system	\$25,000	Not Provided
Tenant Move Back Expenses	\$25,000	\$25,000
Terrorism Travel Reimbursement	\$50,000	Not Provided
Transit	\$100,000	\$100,000
Travel Accident - Director or Officer	\$50,000	Not Provided
Travel Delay Reimbursement	\$2,500	Not Provided
Unintentional Errors in Description	Include	Included
Utility Services – Direct Damage Coverage	\$50,000	\$50,000
Valuable Papers and Records – Cost of Research	\$250,000	\$250,000
Water Back-Up of Sewer or Drain	\$100,000 or limit, whichever is less	\$50,000
Workplace Violence Counseling	\$50,000	Not Provided
Broadened Business Income:		
Claims Data Expense	Included in BI Limit above	\$10,000
Dependent Properties	\$150,000 (total for all)	\$150,000 (total for all)
Ingress or Egress		
Extended Business Income	180 Consecutive Days	90 Consecutive Days
Ordinance or Law – Increased Period of Restoration	\$50,000	\$50,000
Utility Services	\$50,000	\$15,000
Broadened Named Insured:		
Building coverage includes landlords if required by lease or contract	Include	Included
Subsidiaries are included.	Include	Included