

How we now stack up against our Competition!

Subject of Insurance	Nova Casualty - Ultra XP		Competitors		
			#1	#2	#3
Accounts Receivable	\$300,000	✓	✓	✗	
Appurtenant Buildings, Structures & Property Within	\$25,000	✓	✗	✗	
Building Definition expanded to include: Fences, Retaining Walls, Walks, Patios, Foundations, Radio or TV Antennas	Included	✓		✓	✗
Business Income	\$300,000	✓	✗	✓	
Claim Data Expense	\$50,000	✓		✗	
Communicable Diseases	\$30,000 Ea. \$60,000 aggregate	✓	✗		
Computer & Funds Transfer Fraud	\$25,000 Ea. \$50,000 aggregate	✓	✗		
Crisis Communication Expense	\$12,500 Ea. \$25,000 aggregate	✓	✓	✗	
Debris Removal	\$250,000	✓	✗		
Donation Assurance	\$25,000	✓		✓	
Electronic Data Processing Equipment & Media	\$100,000	✓	✓	✗	✗
Emergency Vacating Expense	\$25,000	✓	✓	✓	✗
Employee Theft	\$50,000	✓	✗		✗
Extra Expense (Including Expediting Expenses)	Included in BI Limit Above	✓	✗	✓	✗
Fine Arts	\$100,000	✓	✓	✗	✗
Fire Department Service Charge	\$50,000	✓	✗	✓	✗
Fire Protective Equipment Discharge	\$25,000	✓	✓	✓	✗
Forgery or alteration	\$25,000	✓	✗		✓
Identity Theft Expense	\$50,000	✓	✗	✗	
Image Restoration & Counseling	\$50,000	✓		✓	
Joint or Disputed Loss Agreement	Automatically included	✓	✓	✓	✓
Key Individual Replacement Expenses	\$50,000	✓	✓	✓	
Kidnap Expense	\$50,000	✓	✓	✓	
Lessor's Leasehold Interest	\$25,000	✓	✗		
Mobile Medical Equipment	\$15,000	✓		✗	✗
Miscellaneous School Property - Inland Marine	\$25,000	✓			
Money & Securities	\$25,000	✓	✗		✗
Newly Acquired or Constructed Property	\$1,000,000 - Building	✓	✓	✗	✓
	\$500,000 - BPP, PP of others, EDP	✓	✗	✓	✗
Ordinance or Law-Coverage A	Building Limit	✓	✗	✓	✓
Ordinance or Law- Coverage B&C	\$500,000 Combined	✓	✗	✓	✗
Outdoor Property: Broad definition of outdoor property	\$25,000/\$1,000 ea. tree, shrub or plant.	✓	✗	✓	✓
Outdoor Signs	\$50,000	✓	✓	✗	✓

Blank = not provided
 ✗ = Less coverage
 ✓ = Equivalent coverage

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			#1	#2	#3
Personal Property of Others	\$250,000 each location	✓	✓	✓	✓
Employees Personal Effects	\$50,000 each location	✓	✓	✓	✓
Pollutant Cleanup and Removal	\$50,000	✓	✓	✓	✓
Property Awaiting Installation or Temporary Storage	Include in Property Off Premises	✓	✓	✓	✓
Property Off Premises	\$500,000	✓	✓	✓	✓
Reimbursement of Master Key Costs	\$5,000 Occurrence, \$15,000 Aggregate	✓	✓	✓	✓
Retaining Walls not part of building	Include in definition of Building	✓	✓	✓	✓
Reward Coverage	\$25,000	✓	✓	✓	✓
Spoilage – Direct Damage	\$50,000	✓	✓	✓	✓
Temporary Meeting Space - due to climate control system	\$25,000	✓	✓	✓	✓
Tenant Move Back Expenses	\$25,000	✓			
Terrorism Travel Reimbursement	\$50,000	✓	✓	✓	✓
Transit	\$100,000	✓	✓	✓	✓
Travel Accident - Director or Officer	\$50,000	✓	✓	✓	✓
Travel Delay Reimbursement	\$2,500	✓			
Unintentional Errors in Description	Include	✓			
Utility Services – Direct Damage Coverage	\$50,000	✓	✓	✓	✓
Valuable Papers and Records – Cost of Research	\$250,000	✓	✓	✓	✓
Water Back-Up of Sewer or Drain	\$100,000 or limit, whichever is less	✓	✓	✓	✓
Workplace Violence Counseling	\$50,000	✓	✓	✓	✓
Broadened Business Income:					
Claims Data Expense	Include in BI Limit Above	✓	✓	✓	✓
Dependent Properties	\$150,000 (total for all)	✓			✓
Ingress or Egress		✓			
Extended Business Income	180 Consecutive Days	✓	✓	✓	✓
Ordinance or Law – Increased Period of Restoration	\$50,000	✓			
Utility Services	\$50,000	✓	✓	✓	✓
Broadened Named Insured:					
Building coverage includes landlords if required by lease or contract	Include	✓			
Subsidiaries are included.	Include	✓			

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FRANK TARANTINO

Marketing

frank_tarantino@charityfirst.com

RILEY BINFORD

Executive Vice President

riley_binford@charityfirst.com