

AUGold Product Highlights

| Product Comparison | Vacant Property | Dwelling Fire | Builder's Renovation | Course of Construction | Vacant Land | Lessor's, Office & Retail/Mercantile Package | Office Tenant & Retail / Mercantile Tenant Package | Consultants Package | Special Events | Kiosk |
|-----------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------|
| Coverage A & Building Limit | \$1m/\$1.5m CA and up to \$3m on residential on referral (\$500k PC 9/10) up to \$2.5m commercial referral | \$500k except NJ/MA \$600k (MA \$850k on referral), CA \$1m (\$500k PC9/10), \$1.575m tiv | TIV \$3m, Existing building \$2m (\$500k PC9/10) | Projects up to \$2m | Up to 500 acres | Up to \$3m | N/A | Up to \$3m | Up to 3,000 attendees daily | Up to 50k inventory per kiosk / booth / cart |
| Coverage B Other Structures | 20% of Cov A | 20% of Cov A | 20% of Cov A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Coverage C / BPP | 20% of Cov A | 50% of Cov A | 20% of Cov A | N/A | N/A | Up to \$500k | Up to \$500k | \$5k Included - \$25k / \$50k / \$100k Options | N/A | \$50,000 |
| Coverage D / E / Business Income | N/A | 20% of Cov A Included | N/A | N/A | N/A | Up to \$500k | Up to \$500k | Up to \$500k | N/A | N/A |
| Liability Limit | Up to \$1m (Commercial with \$2m Agg.) | Up to \$1m | Up to \$1m (Commercial with \$2m Agg.) | Up to \$1m/\$2m Agg. | Up to \$1m/\$2m | Up to \$1m/\$2m | Up to \$1m/\$2m | GL & Professional Liability Up to \$1m/\$2m | Up to \$1m/\$2m | Up to \$1m/\$2m |
| Other Coverages | Vandalism available. ACV/RCV | Condo Units, Seasonal / Short Term / Secondary, Swimming Pool Liability, ERC | GL available even if insured acting as G.C. - BASE RATES REDUCED | Soft Costs, Property In Transit & Off Site. Base rates reduced. | Can write if there is a structure present. Structure excluded but can write the premises liability. Includes Water Hazards up to one acre. | Non Owned Auto. Med Pay, Property Enhancement form available. Mixed occupancies. EQUIPMENT BREAKDOWN, DAY CARE AND MEDICAL CENTERS PROPERTY ONLY. | Non Owned Auto / Med Pay | Retroactive date for PL, Cyber Liability, Assault & Battery, Property Enhancement form | Host liquor available in most States. Reschedule day and AIs included at no cost. | Coverage for kiosk / booth / cart, both indoor and outdoor |
| Policy Form | DP-1 / DP-3 35 years. Basic & Special | DP1 / DP3, 35 years, CA up to 40 years | DP-1 / DP-3 25 years. Basic / Special | Basic / Special & HO3 / HO8 | Standard / ISO | Basic / Special | Basic / Special | Basic / Special Claims Made on PL | Standard / ISO | Standard / ISO |
| Renovations | Cosmetic up to 50% of Building Value / \$400k | Cosmetic up to \$150k | Structural up to 150% of Building Value | Structural up to completed of \$2m | Construction Activities Excluded | None | None | None | N/A | N/A |
| Theft | DP-3 with VMM. Special Form with sublimit available. | Included on DP3 | Theft sublimit for building materials available | Theft sublimit for building materials available | N/A | Included | Included | Included | N/A | N/A |
| Eligibility | Secured Building. Max 48 months vacancy. | No fuses, aluminum or knob & tube. Min 100 amp breakers. | No reno after fire, theft or vandalism. No demolition or underpinning. | New projects only. Contractor min \$1m limit. | Land must not be in use. | Wide range of classifications available | N/A | Consultants code 41677, Receipts up to \$5m | Wide range of private, business and open to the public events | Wide range of locations to trade from |
| Photos & Inspections | photos < \$500k, inspections > \$500k | photos < \$500k, inspections > \$500k | photos < \$500k, inspections > \$500k | photos < \$500k, inspections > \$500k | N/A | Inspections | Inspections | Inspections on property over \$500k | N/A | N/A |
| Prefix | ATR / R, ATR / C | ATR / D | ATR / B, ATR / BRC | ATR / COC | ATR / L | ATR / LR, ATR / O, ATR / RL | ATR / O, ATR / RL | ATR / CP | ATR / SE | ATR / K |