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A to Z Insurance
Coverage Comparison

<u>Art Coverage</u>	
At Gallery (3 Locations) Blanket	\$600,000
In Transit (Domestic & Worldwide)	30,000
On Exhibition Away From Premise	30,000
On Consignment Away From Premise	30,000
Otherwise Away From Premise	30,000
Deductible	1,000
<u>Property Coverage</u>	
Buildings	\$ 0
Tenant Improvements	0
Business Personal Property	82,000
Business Interruption (12 Months)	(Actual Loss Sustained)
Employee Fidelity	10,000
Computer Equipment	25,000
Deductible	1,000
<u>Commercial General Liability</u>	
Bodily Injury/Property Damage (Combined Single Limit)	\$2,000,000
General Aggregate (Per Location)	4,000,000
Products Completed Operations (Aggregate)	4,000,000
Each Occurrence Limit	2,000,000
Personal and Advertising Injury	2,000,000
Fire Damage Limit (Any One Fire)	300,000
Medical Expense (Any One Person)	10,000
<u>Commercial Auto</u>	
Owned Auto (1 Vehicle)	\$1,000,000
Hired/Non-Owned Auto Liability	1,000,000
Deductible (Comp/Collision)	1,000
Total Annual Premium	\$ 6,802
<u>Worker's Compensation</u>	
Payroll: \$120,000 (8017)	
Rate Per Hundred: 3.10	
Total Annual Premium	\$ 3,720

<u>Art Coverage</u>	
At Gallery (3 Locations) Blanket	\$9,000,000
In Transit (Domestic & Worldwide)	500,000
On Exhibition Away From Premise	500,000
On Consignment Away From Premise	500,000
Otherwise Away From Premise	500,000
Deductible	25,000
<u>Property Coverage</u>	
Buildings	\$ 0
Tenant Improvements	50,000
Business Personal Property	482,000
Business Interruption (12 Months)	(Actual Loss Sustained)
Employee Fidelity	250,000
Computer Equipment	234,000
Deductible	5,000
<u>Commercial General Liability</u>	
Bodily Injury/Property Damage (Combined Single Limit)	\$2,000,000
General Aggregate (Per Location)	4,000,000
Products Completed Operations (Aggregate)	4,000,000
Each Occurrence Limit	2,000,000
Personal and Advertising Injury	2,000,000
Fire Damage Limit (Any One Fire)	2,000,000
Medical Expense (Any One Person)	10,000
Excess	5,000,000
<u>Commercial Auto</u>	
Owned Auto (1 Vehicle)	\$1,000,000
Hired/Non-Owned Auto Liability	1,000,000
Deductible (Comp/Collision)	500
Total Annual Premium	\$ 63,427
<u>Worker's Compensation</u>	
Payroll: \$557,000 (8017)	
Rate Per Hundred: 3.10	
Total Annual Premium	\$ 17,267