



CIBA I PROGRAM
BASIC INDUSTRIAL & CUSTOM PROPERTY
MARCH 31, 2012 – MARCH 31, 2014

INSURANCE COVERAGE SPECIFICATIONS

Named Insured

The member of **Commercial Industrial Building Owner's Alliance, Inc. ("CIBA")** holding valid Evidence of Commercial Property Insurance as issued by CIBA Insurance Services on behalf of the Company.

Covered Location(s)

Refer to Evidence of Commercial Property Insurance for listing of location(s).

Property Coverage: (Property or Interest Insured)

Replacement Cost, Building Ordinance & Debris Removal Coverage on all Real & Personal Property; Rental Income/Value; Extra Expense; Electronic Data Processing Equipment & Media; Accounts Receivable; Fine Arts; Valuable Papers & Records; & Boiler & Machinery.

Extended Real & Personal Property Coverage Includes

- Structures
- Completed Additions
- Permanently Installed Fixtures, Machinery & Equipment
- Utility Installations including Outbuilding Lights & Equipment
- Underground Pipes, Flues & Drains
- Foundations & Supports
- Personal Property used to maintain Property or Premises
- Glass, Signs and Outdoor Equipment & Fixtures
- Fences, Boardwalks and Monuments
- Retaining Walls, Roadways or other Paved or Concrete Surfaces
- Swimming Pools, Saunas, Tennis Courts, Playgrounds and Recreational Facilities
- Landscaping, Trees, Shrubs, Plants & Lawn
- Additions Under Construction, Temporary Structures, Alterations & Repairs to any Building Structure, Materials, Equipment & Supplies (available by endorsement)

Coverage Limits

\$ 1,000,000,000 Per Occurrence with Automatic Reinstatement. Real Property, Including Improvements & Betterments
\$ Included Rental Income / Value



CIBA I PROGRAM
BASIC INDUSTRIAL & CUSTOM PROPERTY
MARCH 31, 2012 – MARCH 31, 2014

Sub Limits

Fine Arts		\$100,000
Valuable Papers		\$100,000
Accounts Receivable		\$250,000
Professional Fees		\$100,000
Pollution Cleanup & Removal Costs		\$100,000
	Except Asbestos Removal	\$25,000

Landscaping, Trees, Shrubs, Plants & Lawns		\$250,000
Maximum Per Item Limit:	Per Tree or Lawn	\$10,000
	Per Shrub or Plant	\$500

Pools, Tennis Courts, Playground & Recreational Equipment		\$500,000
Debris Removal Costs		25% of Loss Amount Up To \$5,000,000

For Buildings Built In or After 1965, Building Ordinance, Demolition & Increased Costs of Construction. Applies Unless an Endorsement with Lower Sub Limits is Specified in the Evidence of Property Insurance, in which case, the Lower Sub Limits Stated in the Endorsement Will Apply.

Coverage A: Undamaged Portion	Included
Coverage B: Demolition	Up to \$10,000,000
Coverage C: Increased Cost of Construction	combined limit for
Coverage D: Loss of Income	B, C and D added by endorsement

For Buildings Built Prior to 1965 with independent verification of upgrades designed to meet post 1975 building codes, Building Ordinance, Demolition & Increased Costs of Construction. Applies Unless an Endorsement with Lower Sub Limits is Specified in the Evidence of Property Insurance, in which case, the Lower Sub Limits Stated in the Endorsement Will Apply.

Coverage A: Undamaged Portion	Included
Coverage B: Demolition	Up to \$2,500,000
Coverage C: Increased Cost of Construction	combined limit for
Coverage D: Loss of Income	B, C and D added by endorsement

For Buildings Built Prior to 1965, Building Ordinance, Demolition & Increased Costs of Construction. Applies Unless an Endorsement with Lower Sub Limits is Specified in the Evidence of Property Insurance, in which case, the Lower Sub Limits Stated in the Endorsement Will Apply.

Coverage A: Undamaged Portion	Included
Coverage B: Demolition	Up to \$500,000
Coverage C: Increased Cost of Construction	combined limit for
Coverage D: Loss of Income	B, C and D added by endorsement

Buildings in Course of Construction at Insured Locations		Up to \$1,000,000 available by endorsement
--	--	--

Emergency Vacating Expense		\$100,000
Tenant Relocating Expense		\$100,000
	Maximum Payment Per Tenant:	\$5,000



CIBA I PROGRAM
BASIC INDUSTRIAL & CUSTOM PROPERTY
MARCH 31, 2012 – MARCH 31, 2014

Locks and Keys	\$25,000
Business Personal Property at location described in Evidence of Commercial Property Insurance	\$100,000 Higher limit available by endorsement
Business Personal Property Including in Transit	\$25,000
Off-Premises Services Interruption	\$100,000
Fire Fighting Materials or Expenses	\$100,000
Tax Treatment (Increased Tax Liability for Rental Income)	\$25,000
Back Up of Sewers or Drains	\$100,000 (Up to \$1,000,000 available by endorsement)

Insuring Terms & Coverage Features

- All Risk Coverage including Earthquake Sprinkler Leakage (EQSL) & Boiler & Machinery, excluding Earthquake and Flood
- Replacement Cost Coverage - No same site provision
- No Co-Insurance Provision
- Rental Income Coverage includes 180 days extended period of indemnity
- Building Ordinance Coverage including increased costs of construction, demolition, and value of undamaged building sections requiring demolition

Important Exclusions

- Loss from Named Windstorm is excluded in the states of Alabama, Florida, Louisiana, Mississippi and in the first two counties bordering the Atlantic Ocean or the Gulf of Mexico.

Deductible Amounts (minimums — see evidence for applicable deductibles)

\$ 5,000 Per Location Per Occurrence – (Optional Deductible Amount Available)
 \$ 10,000 Per Building Per Occurrence – On Vacant or Unoccupied Properties (Minimum Deductible)

Higher Deductibles may apply to specific causes of loss – see evidence for applicable deductibles

Other Coverage Included

\$ 50,000,000 Per Occurrence Boiler & Machinery

Optional Coverages

- Terrorism – per evidence*
-

*Coverage applicable only as specified and shown in the Evidence of Insurance