

LOUDOUN MUTUAL INSURANCE COMPANY

DECLARATIONS SUPPLEMENT BED & BREAKFAST POLICY

Each **Basic Limit** shown below is *our* maximum limit of liability for the coverage in any occurrence unless higher limits are shown on the Declarations Page of *your* policy. The limits apply separately to each location.

<u>Coverage – Part 1</u>	<u>Basic Limit</u>
Accounts Receivable	\$10,000
Building Code/Law Coverage	25% of Coverage A
Building Glass	\$ 1,000
Business Property Extensions	
• Consequential Loss (Spoilage)	
Utility Services	\$ 5,000
Mechanical Breakdown – Annual Aggregate	\$ 5,000
• Off Premises	
Coverage A	\$ 5,000
Coverage B	\$10,000
• Personal Effects	\$ 5,000
Credit Card/Forgery/Counterfeit Money Coverage	\$ 5,000
Debris Removal	5% of Coverage A
Dwelling Loss of Use	10% of Coverage A
Employee Dishonesty Coverage	\$10,000
Electronic Data Annual Aggregate	\$10,000
Fire Expenses Coverages	
• Fire Department Service Charge	\$ 2,500
• Fire Extinguisher Recharge Expense	\$ 5,000
Food Contamination Shutdown Coverage	
• Coverage A.1	\$50,000
• Coverage A.2	\$ 5,000
Guest Relocation Expense Coverage	\$25,000
Lock Replacement	\$ 1,000
Loss of Income from Dependent Property	\$ 5,000

Coverage – Part 1 (continued)**Basic Limit**

Loss of Income from Interruption of Computer Operations Annual Aggregate	\$10,000
Outdoor Signs and Satellite Dishes	\$ 5,000
Pollution Clean Up	\$10,000
Property Limitations – Coverage B	
• Campers and Trailers (not used with watercraft)	\$ 1,500
• Computers while off described premises	\$ 5,000
• Furs	\$ 1,000
• Grave Markers	\$ 1,000
• Guns and Accessories – <i>Loss by Theft</i>	\$ 5,000
• Jewelry, watches, precious and semiprecious Stones – <i>Loss by Theft</i>	\$ 5,000
• Silverware	Coverage B limit
• Watercraft & their equipment, motors, parts and trailers	\$ 1,500
Replacement Threshold	\$ 2,500
Trees, Shrubs and Plants	\$ 2,500
Valuable Papers and Records	\$10,000
Water Damage – Sewer/Drain Backup	\$25,000

Coverage – Part 2**Basic Limit**

Guest Property Coverage	
Per Guest	\$ 2,500
Per Occurrence	\$50,000
Personal Injury / Advertising Injury	Coverage E limit
Property Legal Liability	\$100,000