

DELAWARE GRANGE MUTUAL INSURANCE COMPANY

DGB 04 03 07 17

GRANGE PLUS ENDORSEMENT

DECLARATIONS SUPPLEMENT

Policy No:

Effective:

Each basic limit – or, if increased, each revised limit – shown below is *our* maximum limit of liability for the coverage in any occurrence, except as otherwise stated.

COVERAGE PART I	LOCATION		
	Loc. 1	Loc. 2	Loc. 3
Accounts Receivable ⁽¹⁾			
Basic Limit:	\$ 10,000	\$ 10,000	\$ 10,000
Revised Limit:	\$	\$	\$
Building Code / Law Coverage*			
Factor:	.10	.10	.10
Revised Factor:			
<i>* Does Not Apply if Insured on Actual Cash Value Basis</i>			
Building Glass			
Limit per Occurrence:	\$ 5,000	\$ 5,000	\$ 5,000
Revised Limit:	\$	\$	\$
Limit on Any One Pane or Unit:	\$ 100	\$ 100	\$ 100
Business Personal Property ⁽¹⁾			
Customers' Property	Basic Limit: \$ 5,000	\$ 5,000	\$ 5,000
Business Property Extension			
• Consequent Loss (Spoilage) ⁽¹⁾			
• Utility Services	Basic Limit: \$ 10,000	\$ 10,000	\$ 10,000
• Mechanical Breakdown	Basic Limit: * \$ 10,000	\$ 10,000	\$ 10,000
<i>* Annual Aggregate Limit</i>			
• Off Premises			
• Coverage A	Limit: \$ 5,000	< Total Limit – All Locations	
• Coverage B	Basic Limit: \$ 10,000	< Total Limit – All Locations	
• Personal Effects ⁽¹⁾	Limit: \$ 3,000	\$ 3,000	\$ 3,000
Credit Card / Forgery / Counterfeit Money	Basic Limit: \$ 2,500	\$ 2,500	\$ 2,500
Debris Removal			
Factor:	.25	.25	.25
Limit:	\$ 10,000	\$ 10,000	\$ 10,000
Electronic Data	Basic Limit: * \$ 10,000	\$ 10,000	\$ 10,000
<i>* Annual Aggregate Limit</i>			
Employee Dishonesty			
Basic Limit:	\$ 5,000	\$ 5,000	\$ 5,000
Revised Limit:	\$	\$	\$
Revised Deductible per Occurrence:	\$	\$	\$
Fire Expense Coverages	Limit: \$ 10,000	\$ 10,000	\$ 10,000
Includes Fire Department Service Charge and Fire Extinguisher Recharge Expense			
Loss of Income / Dependent Property	Basic Limit: \$ 5,000	\$ 5,000	\$ 5,000
Loss of Income / Interruption of Computer Services	Basic Limit: * \$ 10,000	\$ 10,000	\$ 10,000

** Annual Aggregate Limit*

Note: ⁽¹⁾ *Applies Only With Coverage B*



COVERAGE PART I		LOCATION		
		Loc. 1	Loc. 2	Loc. 3
Money and Securities (Coverage D)	Basic Limit	\$ 10,000	\$ 10,000	\$ 10,000
	Off Prem	\$ 2,000	\$ 2,000	\$ 2,000
Outdoor (Exterior) Signs / Satellite Dish	Basic Limit:	\$ 5,000	\$ 5,000	\$ 5,000
	Revised Limit:	\$	\$	\$
	Deductible per Occurrence:	\$ 100	\$ 100	\$ 100
Pollution Clean Up	Basic Limit:	\$ 10,000	\$ 10,000	\$ 10,000
Property Restrictions ⁽¹⁾				
• Furs	Limit:	\$ 3,000	\$ 3,000	\$ 3,000
• Jewelry	Limit:	\$ 3,000	\$ 3,000	\$ 3,000
(Jewelry Value Waiver Limit)		\$ 100	\$ 100	\$ 100
Replacement Threshold	Limit:	\$ 2,000	\$ 2,000	\$ 2,000
Trees, Shrubs, and Plants				
	Limit per Occurrence:	\$ 5,000	\$ 5,000	\$ 5,000
	Limit on Any One Tree, Plant or Shrub:	\$ 500	\$ 500	\$ 500
Valuable Papers and Records ⁽¹⁾	Basic Limit:	\$ 10,000	\$ 10,000	\$ 10,000
Water Damage – Sewer / Drain Backup	Basic Limit:	\$ 5,000	\$ 5,000	\$ 5,000

Note: ⁽¹⁾ Applies Only With Coverage B

COVERAGE MODIFICATIONS

Water Damage – Sewer / Drain Backup Coverage

The Water Damage Exclusion is amended to include coverage for damage caused by water or sewage which backs up through sewers or drains or overflows from a sump pump up to the applicable limit shown in the Schedule of this endorsement.

OTHER SPECIAL POLICY CONDITIONS