

Florists' Endorsement (2-790) provides a package of special coverages for florists that otherwise qualify under the Businessowners Program.

A. The policy deductible or \$500 deductible, whichever is less applies, except as indicated below.

B. Coverages provided:

1. Accidental Damage to Personal Property of Others – \$5,000
2. Accounts Receivable – \$10,000 additional
3. Arson Reward – \$3,000 (no deductible)
4. Breakage of Glassware – \$2,000
5. Business Computer – \$10,000
6. Business Personal Property Limit – Seasonal Increase is increased from 25% to 50% for the following holidays: Valentine's Day, Passover, Easter, Secretaries' Day, Mothers' Day, Memorial Day, Rosh Hashanah, Grandparent's Day, Sweetest Day, Thanksgiving, and Christmas.
7. Employee Dishonesty – \$5,000
8. Fire Extinguisher Recharge Expense – \$1,000 (no deductible)
9. Florists' Professional Liability covers incidents of nonphysical harm arising out of the rendering or failure to render professional florist services. A \$5,000 limit applies to this coverage (no deductible).
10. Increased Cost of Construction due to Building Ordinance – \$5,000 additional
11. Lock Replacement due to theft of keys – \$500 (no deductible)
12. Money and Securities – The \$2,000 off-premises limit is increased to \$5,000 during the following holidays: Valentine's Day, Passover, Easter, Secretaries' Day, Mothers' Day, Memorial Day, Rosh Hashanah, Grandparent's Day, Sweetest Day, Thanksgiving, and Christmas.
13. Newly Acquired or Constructed Buildings – \$100,000
14. Outdoor Property – \$5,000 for the Causes of Loss that apply to covered buildings or personal property.
15. Outdoor Signs – \$5,000
16. Personal Property off Premises – 15% of the personal property limit or \$5,000, whichever is greater
17. Temperature or Humidity – Coverage for plants and flowers inside buildings for loss or damage due to changes in or extremes of temperature or humidity caused by:
 - a. Accidental or unintentional acts on the insured premises that cause an interruption to the refrigeration, heating, or cooling systems
 - b. Interruption or failure of power or other utility services away from the insured premises that prevents the Insured from maintaining operation of the refrigeration, heating, or cooling systems
 - c. Mechanical or electrical breakdown or failure of the refrigeration, heating, or cooling system located on the premises described in the Declarations.Proper maintenance and servicing of the refrigeration, heating, and cooling systems is required. A \$5,000 limit applies to this coverage.
18. Valuable Papers – \$10,000 additional
19. Water Back Up or Overflow – \$10,000