



Stretch Comparison

Dunkin Donuts Store

Coverages	Optional Coverage Available (Subject to quote detail)	Base Policy Limit	Stretch	Stretch Plus	Super Stretch for Business Services	Coverage Explanation
Accounts Receivable-On/ Off Premises	✓	\$25,000	\$25,000	\$50,000	A Blanket \$350,000 Limit at each Described Location for These Coverages	The limit extended by the stretch will be added to the base limit. Any optional coverage limit elected will replace the limit provided by the base and will be added to the limit extended by the stretch.
Computers and Media	✓	\$0	\$10,000	\$50,000		Any optional coverage limit elected will be added to the limit extended by the stretch.
Debris Removal - Additional Limits	✓	\$0	\$25,000	\$25,000		Any optional coverage limit elected will be added to the limit extended by the stretch.
Personal Property of Others	✓	BPP limit	\$10,000	\$10,000		The limit extended by the stretch will be added to the base limit. Any optional coverage limit elected will replace the limit provided by the base and will be added to the limit extended by the stretch.
Temperature Change	✓	\$0	\$10,000	\$25,000		Any optional coverage limit elected will be added to the limit extended by the stretch.
Valuable Papers and Records -On /Off Premises	✓	\$25,000	\$25,000	\$50,000		The limit extended by the stretch will be added to the base limit. Any optional coverage limit elected will replace the limit provided by the base and will be added to the limit extended by the stretch.
Brands & Labels		\$0	Included	Included	Included	The coverage extension provided by the stretch expands the definition of property coverage to include additional perils and/or conditions. No additional limits provided by the stretch.
Business Income from Dependent Properties	✓	\$5,000	\$25,000	\$50,000	\$50,000	The limit extended by the stretch will be added to the base limit. Any optional coverage limit elected will replace the limit provided by the base and will be added to the limit extended by the stretch.
Business Income and Extra Expense - Newly Acquired or Constructed Property		\$50,000	\$500,000	\$500,000	\$500,000	The limit extended by the stretch will replace the limit provided by the base.
Business Income Extension for Off-Premises Utility Services	✓	\$0	\$25,000	\$50,000	\$50,000	Any optional coverage limit elected will be added to the limit extended by the stretch.
Extended Business Income	✓	ALS for 30 days	60 Days	90 Days	120 Days	The limit extended by the stretch will replace the base limit. Any optional coverage limit elected will replace the limit provided by the base as well as the limit extended by the stretch.
Business Income Extension for Web Sites		\$0	\$10,000/7 Days	\$50,000 /7 days	\$50,000 /7 days	The limit extended by the stretch will be the limit.
Claims Expenses		\$0	\$10,000	\$10,000	\$10,000	The limit extended by the stretch will be the limit.
Computer Fraud	✓	\$0	\$5,000	\$5,000	\$5,000	Any optional coverage limit elected will be added to the limit extended by the stretch.
Contract Penalty		\$0		\$1,000	\$1,000	Any optional coverage limit elected will be added to the limit extended by the stretch.
Employee Dishonesty (including ERISA)	✓	\$0	\$10,000	\$25,000	\$25,000	Any optional coverage limit elected will be added to the limit extended by the stretch.
Fine Arts	✓	\$0	\$10,000	\$25,000	\$50,000	Any optional coverage limit elected will be added to the limit extended by the stretch.
Forgery	✓	\$5,000	\$10,000	\$25,000	\$25,000	The limit extended by the stretch will be added to the base limit. Any optional coverage limit elected will replace the limit provided by the base and will be added to the limit extended by the stretch.
Laptop Computers - World-Wide Coverage		\$0	\$5,000	\$10,000	\$10,000	The limit extended by the stretch will be the limit.
Newly Constructed or Acquired Buildings		25% up to \$500,000	\$1,000,000	\$1,000,000	\$1,000,000	The limit extended by the stretch will replace the limit provided by the base.
Newly Constructed or Acquired BPP		\$250,000	\$500,000	\$500,000	\$500,000	The limit extended by the stretch will replace the limit provided by the base.
Off-Premises Utility Services - Direct Damage	✓	\$0	\$10,000	\$25,000	\$25,000	Any optional coverage limit elected will be added to the limit extended by the stretch.
Ordinance or Law	✓					

Ordinance or Law - Undamaged Part	✓	\$25,000			Included	The coverage extension provided by the stretch expands the definition of property coverage to include additional perils and/or conditions. No additional limits provided by the stretch.
Ordinance or Law - Demolition Cost	✓	\$25,000			\$25,000	The limit of coverage provided by the stretch will be added to the base coverage limit. Any additional optional coverage limit elected will be added to the combined limit provided by the addition of the stretch limit to base limit.
Ordinance or Law - Increased Cost of Construction	✓	\$25,000			\$25,000	The limit of coverage provided by the stretch will be added to the base coverage limit. Any additional optional coverage limit elected will be added to the combined limit provided by the addition of the stretch limit to base limit.
Outdoor Property		\$10,000 limit of \$1,000 per any one plant	\$1,000/\$20,000	\$1,000/\$25,000	\$1,000/\$25,000	The limit extended by the stretch will replace the limit provided by the base.
Outdoor Signs on Insured's Premises	✓	\$5,000	All	All	All	The limit extended by the stretch will be added to the base limit. Any optional coverage limit elected will replace the limit provided by the base and will be added to the limit extended by the stretch.
Pairs or Sets		\$0	Included	Included	Included	The coverage extension provided by the stretch expands the definition of property coverage to include additional perils and/or conditions. No additional limits provided by the stretch.
Personal Effects		\$10,000 limit of \$1,000 per any one plant	\$25,000	\$25,000	\$60,000	The limit extended by the stretch will replace the limit provided by the base.
Precious Metal Theft Payment Changes		\$5,000		\$25,000	\$25,000	The limit extended by the stretch will replace the limit provided by the base.
Property at Other Premises		\$0	\$10,000	\$25,000	\$50,000	The limit extended by the stretch will be the limit.
Increased Limit for Property Off-Premises		\$5,000	\$15,000	\$50,000	\$50,000	The limit extended by the stretch will replace the base limit. Any optional coverage limit elected will replace the limit provided by the base as well as the limit extended by the stretch.
Salespersons' Samples		\$0	\$1,000	\$25,000	\$25,000	The limit extended by the stretch will be the limit.
Backup of Sewers & Drains	✓	\$0	Included	Included	Included	The coverage extension provided by the stretch expands the definition of property coverage to include additional perils and/or conditions. No additional limits provided by the stretch.
Sump Overflow or Sump Pump Failure		\$0	\$15,000	\$50,000	\$50,000	The limit extended by the stretch will be the limit.
Tenant Building and Business Personal Property Coverage - Required by Lease		\$0	\$20,000	\$20,000	\$20,000	The limit extended by the stretch will be the limit.
Theft of: Patterns, Dies, Molds & Forms		\$2,500		Included	Included	The limit extended by the stretch will replace the limit provided by the base.
Transit Property In the Care of Carriers for Hire	✓	\$0	\$10,000	\$10,000	\$25,000	Any optional coverage limit elected will be added to the limit extended by the stretch.
Unauthorized Business Card Use		\$0	\$2,500	\$5,000	\$5,000	The limit extended by the stretch will be the limit.
Valuation Changes (Commodity Stock, Finished Stock, Mercantile Stock -Sold)		\$0	Included	Included	Included	The limit extended by the stretch will be the limit.

This Stretch Comparison outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your client's needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. Coverages and limits may not be available in all states.