



Protection Plus | Property endorsement

Extend property coverage for your business



The broad built-in protection of Nationwide's Protection Plus provides comprehensive coverage to meet your basic property and liability insurance needs. But, depending on the size and type of facility you own, you may need extra coverage. Nationwide® offers 3 property endorsements that enable you to easily boost your coverage in varying levels, insuring things such as lock replacement; portable tools and equipment; removal of debris; forgery and alteration; food contamination and more.

Compare the specific product features shown below, then work with your agent to choose the level of protection that's right for your business.

COVERAGE	GOLD PLUS NCP 7132	PLATINUM PLUS NCP 7133
Accounts Receivable	\$50,000	\$250,000 policy blanket limit
Appurtenant (Detached) Structures	\$25,000	\$50,000
Brands and Labels	\$25,000	\$50,000
Business Income and Extra Expense from Dependent Properties	\$25,000	\$50,000
Business Income and Extra Expense from Newly Acquired Properties	\$50,000	\$100,000
Business Personal Property Limit—Seasonal Increase	15%/\$100,000 per occurrence	25%/\$250,000 per occurrence
Claim Data Expense, Including Inventories and Appraisals	\$5,000	\$10,000
Computer Fraud and Funds Transfer Fraud	\$25,000	\$50,000
Contract Penalty	\$10,000	\$25,000
Covered Property Territory	1,000 feet	1,000 feet
Debris Removal	\$40,000	\$250,000 policy blanket limit
Damage to Leased or Rented Buildings	\$25,000	\$25,000
Damaged Master Key/Key Card/Alternative Locking System	\$10,000	\$50,000
Discharge from Sewer, Drain or Sump (Not Flood-Related)	\$25,000	\$100,000
Electronic Data	\$25,000	\$25,000
Employee Dishonesty	\$50,000	\$100,000
Fine Arts	\$50,000	\$250,000 policy blanket limit
Fire and Security Alarm System	25% of the cost up to \$10,000	25% of the cost up to \$25,000
Fire Department Service Charge	\$25,000	Actual Loss Sustained Note: has to be incurred 'sustained' to be paid

COVERAGE		GOLD PLUS NCP 7132	PLATINUM PLUS NCP 7133
Fire Extinguisher Recharge		\$25,000 recharging \$5,000 cleanup \$5,000 business income	\$50,000 recharging \$5,000 cleanup \$5,000 business income
Forgery or Alteration		\$50,000	\$100,000
Foundations and Underground Pipes		Building limit	Building limit
Increased Cost of Construction		See ordinance or law	See ordinance or law
Ingress or Egress		\$10,000	\$25,000
Limited Business Income		\$100,000	\$250,000
Limited Extra Expense		\$100,000	\$250,000
Money and Securities		\$10,000	\$25,000
Newly Acquired or Constructed Property period of coverage – 180 days		\$1 million Building/ \$500,000 BPP	\$2 million Building/ \$1 million BPP
Ordinance or Law		Cov A – within building limit Cov B – \$100,000 Cov C – \$100,000	Cov A – within building limit Cov B – \$250,000 Cov C – \$250,000
Outdoor Property	Trees, Shrubs or Plants	\$2,500/\$50,000	\$2,500/\$250,000 policy blanket limit
	Fences, Radio & TC Antennas, Satellite Dishes	\$50,000	\$250,000 policy blanket limit
	Outdoor signs	\$50,000	\$250,000 policy blanket limit
Pairs or Sets		\$25,000	\$250,000 policy blanket limit
Personal Effects/Property of Others		\$25,000	\$250,000 policy blanket limit
Pollutant Cleanup and Removal		\$25,000	\$50,000
Preservation of Property		45 days	90 days
Property in Transit (Causes of Loss Special Form)		\$25,000/\$20,000 Free on Board	\$50,000/\$20,000 Free on Board
Property Off Premises		\$50,000	\$100,000
Property While Airborne or Waterborne		BPP limit	BPP limit
Reward for Conviction		\$10,000	\$15,000
Salespersons Samples		\$15,000	\$25,000
Spoilage of Perishable Goods		\$25,000	\$50,000
Tenant's Building Glass Liability		BPP limit	BPP limit
Unauthorized Business Card Use		\$10,000	\$25,000
Utility Services – Direct Damage Overhead transmission lines excluded; coverage can be purchased		\$50,000	\$100,000
Utility Services – Time Element Overhead transmission lines excluded; coverage can be purchased		\$50,000	\$100,000
Valuable Papers and Records – Cost of Research		\$50,000	\$250,000 policy blanket limit

Additional coverages and coverage extensions included in these endorsements apply only when applicable building and/or business personal property underlying coverage is selected on the commercial property policy. This summary is intended for reference only and does not include policy conditions, exclusions and limitations. Refer to your policy for details of coverages. If there is any conflict between the policy and the summary, the provisions of the policy prevail.

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