

Coverage item	Coverage under PCIO	Coverage under Harleysville	Coverage under ClearQuote SM	PCIO impact	Harleysville impact
PROPERTY					
Actual Cash Value — Roof Endorsement	Optional endorsement which provides Actual Cash Value coverage for roofs when the building is insured at replacement cost; available only in MT, WA and WY	Not available	Expanding this coverage option to be available countrywide (subject to insurance department approval)	Neutral for existing policies as endorsement is optional	Neutral for existing policies as endorsement is optional
Blanket Insurance	Can blanket building and building personal property limits separately	Can blanket building and building personal property limits separately or through a combined limit option	Can blanket building and building personal property limits separately	Neutral	Reduced
Brand and Labels	Coverage is included within our Retail, Service and Wholesale Plus endorsements	Not available	Also included with Food Service Plus endorsement	Broadened coverage for policies with the Food Service Plus endorsement	Broadened coverage for policies with the Food Service, Retail, Service or Wholesale Plus endorsements
Computer Fraud and Funds Transfer Fraud	Coverage is included within the Property form with a \$10K limit	Optional coverage with available limits of \$25K, \$50K and \$100K	Offering increased limit options of \$25K, \$50K and \$100K; the definition of “fraudulent instruction” is being updated to help clarify what is covered under Computer Fraud and Funds Transfer Fraud; an exclusion was also added to Money and Securities coverage to clarify our intent to exclude payment for loss or damage related to the use of any computer to fraudulently cause a transfer	Increased limit options will be available; update to the “fraudulent instruction” definition and exclusion added to Money and Securities coverage results in a Restriction	Broadened coverage if your expiring policy did not include Computer Fraud and Funds Transfer Fraud
Dishonesty Exclusion	Provides some coverage for tenant vandalism	Provides some coverage for tenant vandalism	Updated dishonesty exclusion to track with ISO language providing broadened coverage for tenant vandalism	Broadened	Broadened
Electronic Data	Coverage is included within the Property form with limit options up to \$60K	Coverage is included within the Property form with limit options up to \$250K	Offering additional limit options up to \$100K	Increased limit options will be available	Reduced coverage if your expiring policy has limits greater than \$100K
Equipment Breakdown	Offers sublimits for Expediting Expenses, Hazardous Expenses, Perishable Goods and Electronic Data Restoration at \$50K	Offers sublimits for Expediting Expenses, Hazardous Substances, Spoilage and Data Restoration at \$100K	Increasing sublimits to \$100K	Broadened	Neutral

ClearQuote SM & PolicyCenter				BUSINESSOWNERS COVERAGE HIGHLIGHTS	
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PROPERTY					
Exclusion of Loss Due to Byproducts of Production or Processing Operations (Rental Properties)	Not available	Not available	New exclusionary endorsement modeled after ISO equivalent, which clarifies policy intent to not extend coverage for the inevitable effects of production operations	New exclusionary endorsement	New exclusionary endorsement
Flood	Not available	Available	New endorsement that adds Flood as a covered cause of loss for specified premises; this coverage is subject to a separate limit of insurance that is included within, not in addition to, the property limit, and the Flood limit also applies to any Business Income, Extra Expense and Sewer Backup and overflow losses resulting from Flood	New coverage option	Neutral

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Funeral Home Extra Endorsement	Provides Funeral Directors Professional Liability coverage	Included	<p>“Damage to Property” and “Damage to Your Work” exclusions have been removed to track with Harleysville and ISO language; expanding the Funeral Directors Professional Liability endorsement to also include increased theft limits for the following:</p> <p>1) Increase from \$2,500 in base PCIO Property form to \$10K for furs, fur garments and garments trimmed with fur</p> <p>2) Increase from \$5,000 in base PCIO Property form to \$10K for jewelry, watches, watch movements, jewels, pearls, precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals</p>	Broadened coverage for funeral homes	Neutral
Habitational Plus	Not available	Not available	Will be available for the Habitational program and includes the following coverages: Reward payment—\$5,000 with \$500 deductible, Lock Replacement Expense—\$5,000 with \$500 deductible, and Tenant Move-Back Expenses—\$15K with \$500 deductible	New coverage option	New coverage option
Increase in Rebuilding Expenses Following Disaster (Additional Expense Coverage on Annual Aggregate Basis)	Not available	Not available	Covers additional expenses when the costs of labor and/or building materials for repair or replacement of a building increase as a result of a disaster and the total cost of repair or replacement exceeds the applicable limit of insurance	New coverage option	New coverage option
Interruption of Computer Operations	Coverage is included within the Property form with limit options up to \$60K	Coverage is included within the Property form with limit options up to \$250K	Offering additional limit options up to \$100K	Increased limit options will be available	Reduced coverage if your expiring policy has limits greater than \$100K

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Legal Action Against Us	Limits legal action brought against us to 1 year after the date on which direct physical loss or damage occurred	Limits legal action brought against us to 2 years after the date on which direct physical loss or damage occurred	Expanded from one year to two years for which legal action can be brought against us after the date on which direct physical loss or damage occurred	Broadened	Neutral
Loss Payment — Cost of Repair or Replacement	\$2,500 limit included	\$2,500 limit included	Increased to \$5,000	Broadened	Broadened
Loss of Rental Value — Landlord as Designated Payee	Not available	Available	New optional endorsement that provides the insured tenant with loss of rental value coverage for the benefit of the landlord, if such an obligation is required by the lease agreement; loss of rental value means the total anticipated rental income from the tenant occupancy of the premises and the amount of all charges which are the legal obligation of the tenant and which would otherwise be the designated payee's obligation, with a maximum limit of \$150K per occurrence for each designated premises	New coverage option	Neutral
Money and Securities	Coverage is included within the Property form with limit options up to \$50K inside the premises and \$25K outside the premises	Coverage is included within the Property form with limit options up to \$250K inside the premises and \$250K outside the premises	Offering additional limit options up to \$100K for both inside and outside the premises	Increased limit options will be available	Reduced coverage if your expiring policy has limits greater than \$100K
Paved Surfaces	Covered via Appurtenant Structures or would need to be added as scheduled building if a higher limit is needed	Not specified	Added "paved surfaces" to Appurtenant Structure coverage provision	Clarification	Limits are structured differently
Personal Property Off-Premises	Limits coverage applicability to certain covered property and transit requirements	Included	Adopted ISO language relative to Personal Property Off-Premises by removing additional requirements for what is considered covered property and transit	Broadened	Neutral

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Printers Extra Endorsement	Provides Printers Errors and Omissions Liability coverage for printers	Included	Expanding the Printers Errors and Omissions Liability endorsement to also include the following coverages: Theft of Patterns, Dies, Molds and Forms; Cost of Research, Replace or Restore Lost Information; Printing Plates of Others—Marring or Scratching and Correction of Work	Broadened coverage for printers	Neutral
Property Not Covered (Electronic Data)	No exception relative to Electronic Data that is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system	No exception relative to Electronic Data that is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system	Adopted ISO language relative to Electronic Data provision under property not covered to provide an exception for "electronic data" that is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system	Broadened	Broadened
Replacement Cost Extension	Provides replacement cost coverage up to 120% of the stated building values	Provides replacement cost coverage up to 125% of the stated building values	Provides replacement cost coverage up to 125% of the stated building values	Broadened	Neutral
Scheduled Property Floater	Includes Mechanical Breakdown exclusion	Includes Mechanical Breakdown exclusion	Removing Mechanical Breakdown exclusion	Broadened	Neutral
Tenants Improvements and Betterments	Currently included in Business Personal Property limit	Currently included in Business Personal Property limit	Added separate limit option for Tenant Improvements and Betterments	New limit option	New limit option
Utility Services Additional Coverage (Including Business Income)	No provision present related to ordinary payroll	Ordinary payroll limitation included	Adding an ordinary payroll provision to limit payment to the number of days shown in the Declarations	Restriction of coverage by clarifying the applicable ordinary payroll limit	Neutral
Water Exclusion & Water Damage	Excludes coverage for certain overflow exposures	Excludes coverage for certain overflow exposures	Revised the water exclusion language to clarify that certain overflow exposures are covered under Backup of Sewer or Drain Water Damage Additional Coverage and adopted ISO Specified Causes of Loss—Water Damage language involving off-premises water losses due to wear and tear of off-premises systems	Broadened	Broadened

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Windstorm or Hail Losses to Roof Surfacing — Actual Cash Value Loss Settlement	Optional endorsement which provides Actual Cash Value coverage for roofs when a loss occurs due to windstorm or hail and the building is insured at replacement cost, available only in MT, WA and WY	Not available	Expanding this coverage option to be available countrywide (subject to insurance department approval)	Neutral for existing policies as endorsement is optional	Neutral for existing policies as endorsement is optional
LIABILITY					
Access or Disclosure of Confidential or Personal Information and Data-Related Liability Exclusion	Added by mandatory endorsement	Added by mandatory endorsement for most states	Built into base Liability Coverage form	Neutral	Neutral
Barbers and Beauticians Professionals Liability	Includes exclusions for “Damage to Property” and “Damage to Your Work,” with coverage exceptions for certain eyelash and eyebrow colorings	No exclusion under this coverage for “Damage to Property” and “Damage to Your Work”	“Damage to Property” and “Damage to Your Work” exclusions have been removed to track with Harleysville and ISO language; modified exclusion for dying eyebrows and eyelashes by removing outdated exception that would restrict coverage	Broadened	Neutral
Directors and Officers	Uses proprietary “wrongful acts” definition; no definition for “association” and “interrelated wrongful act”	Includes ISO definitions for “association,” “interrelated wrongful act” and “wrongful act”	Added language that tracks with ISO, included updating the “wrongful acts” definition, adding the “association” and “interrelated wrongful act” definitions and adding various exclusions that pertain to these definitions	Broadened through revision of “wrongful acts” definition; restriction for addition of exclusions relative to the introduction of “association” & “interrelated wrongful act” definitions as defined terms	Neutral
Fungi or Bacteria Exclusion	Added by endorsement	Added by endorsement	Built into base liability coverage form	Restriction for policies that currently don’t have the exclusionary endorsement	Restriction for policies that currently don’t have the exclusionary endorsement
Knowledge of an Occurrence	No coverage exists	No coverage exists	Coverage for Knowledge of an Occurrence is now included in the Businessowners Advantage endorsements	Broadened	Broadened
Medical Payments	Limits available up to \$5,000	\$10K limit provided	Offering limits up to \$10K	Broadened	Neutral

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LIABILITY					
Optical and Hearing Aid Establishments Professional Liability	Includes exclusions for "Damage to Property" and "Damage to Your Work"	No exclusion under this coverage for "Damage to Property" and "Damage to Your Work"	"Damage to Property" and "Damage to Your Work" exclusions have been removed to track with Harleysville and ISO language	Broadened	Neutral
Professional Liability—Aggregate Limits	Professional Liability Aggregate limits are automatically three times the Professional Liability Occurrence limit	Professional Liability Aggregate limits generally follow the Policy Aggregate limits	Professional Liability Aggregate limits are automatically three times the Professional Liability Occurrence limits	Neutral	Broadening—if expiring Aggregate is less than three times the Occurrence limit
Silica Exclusion	Added by endorsement	Added by endorsement	Built into base liability coverage form and added the term "talc"	Restriction for policies that currently don't have the exclusionary endorsement	Restriction for policies that currently don't have the exclusionary endorsement
COMMON POLICY CONDITIONS					
Cancellation	Short rate cancellation language included for when policies are canceled by the insured	Short rate cancellation language included for when policies are canceled by the insured	Because we no longer short rate when policies are canceled by the insured, the line indicating that this would be done is being deleted	Neutral	Broadened
Concealment, Misrepresentation or Fraud	Currently no coverage for unintentional failure to disclose hazards existing at the inception date of the policy	No coverage exists	Coverage for Unintentional Failure to Disclose Hazard is now included in the Businessowners Advantage endorsements	Broadened	Broadened
Continuation Provision	Currently prints with our Declarations	Included in the Businessowners Coverage Form	We are moving the continuation provision from printing in our Declarations to the Premiums section and are utilizing ISO's language	Neutral	Neutral