Power Pac Premier is an optional endorsement available to all programs except Technology Office, Restaurants and businesses with food operations. It may not be used if the Accountants Endorsement, Eating Establishment Endorsement, Lawyers Endorsement, Medical and Dental Offices Endorsement, Technology Manufacturing endorsement or the Medical Dental Premier Endorsement is selected.

Coverages that are added to the Businessowners Property Coverage Special Form (MP T1 02) with Power Pac Premier Endorsement:

Blanket Coverage Limit of Insurance up to $250,000 in any one occurrence applies to:
- Accounts Receivable
- Debris Removal
- Spoilage
- Valuable Papers and Records

Coverages that are added to the Businessowners Property Coverage Special Form (MP T1 02) with Power Pac Premier Endorsement not included in the blanket limit:
- Brands and Labels, up to Business Personal Property (BPP) Limit of Insurance in any one occurrence
- Business Income and Extra Expense (BIEE) at Client or Virtual Office Premises, up to $25,000 in any one occurrence
- BPP at Client or Virtual Office Premises, up to $25,000 in any one occurrence
- BIEE - Property in Transit, up to $25,000 in any one occurrence
- Civil Authority – Homicide or Suicide, up to one week after coverage begins
- Contract Penalty Clause, up to $1,000 in any one occurrence
- Computer Fraud and Funds Transfer Fraud, up to $10,000 in any one occurrence (higher limits avail: $25k $50k or $100k)
- Covered Leasehold Interest – Undamaged Improvements and Betterments, up to $25,000 in any one occurrence
- Deferred Payments, up to $25,000 in any one occurrence
- Identity Fraud Expense - $15,000 (Annual Aggregate Per Insured Person)
- Lease Assessment, up to $2,500 in any one occurrence
- Limited Building Coverage - Tenant Obligation, up to $50,000 at each described premises
- Lost Key Consequential Loss coverage, up to $2,500 at each described premises
- Ordinance or Law – Coverage A – Coverage For Loss to the Undamaged Portion of the Building, up to the Building Limit of Insurance
• Personal Property In Transit Outside of the Coverage Territory, up to $5,000 for each separate 12-month policy period
• Sales Representative’s Samples, up to $25,000 in any one occurrence
• Unauthorized Business Card Use, up to $5,000 in any one occurrence
• Undamaged Parts of Stock in Process, up to $25,000 in any one occurrence
• Utility Services - Direct Damage for Water Supply, Communication Supply and Power Supply, Refer to Policy
• Utility Services - Time Element for Water Supply, Communication Supply and Power Supply, Refer to Policy
• Water or Sewage Back Up and Sump Overflow, up to $25,000 in any one occurrence

Coverages that are expanded with Power Pac Premier Endorsement that exist in the MP T1 02:
• Arson and Theft Reward, is increased by $25,000
• BIEE from Dependent Property is increased from $10,000 to $50,000 and is extended to worldwide
• BIEE - Newly Acquired Premises is increased from $250,000 to $500,000 and is increased from 90 to 180 days
• Claim Data Expense limit is increased from $5,000 to $25,000
• Extended Business Income increased from 60 to 90 consecutive days
• Electronic Data Processing Equipment and Electronic Data Processing Data and Media while in transit or at a premises other than the described premises is increased from $25,000 to $75,000
• Electronic Data Processing Data and Media caused by or resulting from electronic vandalism is increased from $25,000 to $50,000
• Newly Acquired - Building is increased from $500,000 to $1,000,000
• Newly Acquired - BPP is increased from $250,000 to $500,000
• Ordinance or Law is extended to include Tenant's I & B
• Ordinance or Law - Increased Period of Restoration is increased from $25,000 to $50,000
• Outdoor Trees, Shrubs, Plants and Lawns is increased from $3,000 to $5,000

Refer to Power Pac Premier endorsement MP T3 63 or NY or TX state specific version for specific coverage details