



McDonald's Package Insurance Executive Summary 2012 - 2013

Coverage	Description
General Liability	
Primary Limit	\$1,000,000/\$2,000,000/\$2,000,000
Fire Legal Limit	\$1,000,000
Employee Benefit Liability Limit	\$1,000,000
Employee Benefit Liability Deductible	\$1,000
Hired/Non Owned Auto	\$1,000,000
Umbrella Limit/Aggregate (RSUI/MOIC)	\$25,000,000/\$25,000,000
Property	
Property/Crime Deductible	\$2,500 - combined property damage & business income/rents unless more specific deductible applies. DEDUCTIBLE OPTIONS AVAILABLE - PLEASE CONTACT YOUR BROKER.
Named Windstorm Deductible - <i>supersedes all other deductibles in the event of a named storm.</i> Applies in FL, HI & coastal counties from TX to ME. NY Exception: Named Storm Deductible is \$25,000 EXCEPT Freestanding locations in Nassau/Suffolk below Hwy. 27 (Sunrise/Montauk Hwy) where \$60,000 ded. will apply.	\$60,000 Freestanding, \$25,000 for Satellite, Office & Warehouse locations. DEDUCTIBLE OPTIONS AVAILABLE - PLEASE CONTACT YOUR BROKER.
Earthquake Limit - In California, Earthquake is not provided in Orange, San Mateo, San Francisco and Los Angeles counties	\$2,500,000 per occurrence/per location with \$2,500,000 per location aggregate for Freestanding locations \$1,000,000 per occurrence/per location with \$1,000,000 per location aggregate for Satellite, Office & Warehouse locations
Earthquake Deductible	\$100,000 Freestanding, \$25,000 for Satellite, Office & Warehouse locations
Flood Limit	\$2,500,000 per occurrence/per location with \$12,500,000 per franchisee aggregate for Freestanding locations. \$1,000,000 per occurrence/per location with \$5,000,000 per location franchisee aggregate on Satellite, Office & Warehouse locations
Flood Deductible	\$25,000 per location
Sewer Backup	Included in flood limit
Plate Glass Deductible	NONE
Outdoor trees, plants, shrubs & fences	\$5,000 per occurrence
Equipment Breakdown	\$500,000 per occurrence
Electronic Data Processing	Included in Equipment Breakdown. \$100,000 sublimit each for computer equipment & data restoration
Food Spoilage	\$25,000 per occurrence
Mold Damage	\$100,000 per occurrence & annual aggregate if directly resulting from other physical damage not excluded by policy
Transit	\$10,000 per occurrence
Building Ordinance/Law	\$500,000 per occurrence
Property of others in care, custody, control	\$2,500 per occurrence



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Coverage	Description
Property - Business Interruption	
Business Interruption Waiting Period	None except for off-premises service interruption as noted below
Contingent Business Interruption	\$50,000 per occurrence
Contingent Business Interruption Waiting Period	None
Civil Authority	Not to exceed 30 days
Civil Authority Waiting Period	None
Off Premises Services Waiting Period	Service Interruption (Power, Water, Communication lines, Sewage) 12 Hour Waiting Period
Time Limit for Business Interruption Coverage	Ending when, with due diligence & dispatch, the building & equipment could be repaired or replaced & made ready for operations under the same or equivalent physical operating conditions that existed prior to the damage. Not to be limited by expiration of the policy period.
Limit for Premises Services	\$500,000 per occurrence combined with water, communication lines or from lack of sewage services
Power Supply	
Power Supply Overhead Transmission Lines	
Water Supply	
Communication Supply	
Communication Supply Overhead Transmission Lines	
Property - Crime Limits	
Employee Dishonesty	\$25,000 per occurrence. HIGHER LIMITS AVAILABLE - PLEASE CONTACT YOUR BROKER.
ERISA - named plan only	Included in Employee Dishonesty
Money & Securities	\$25,000 per occurrence. HIGHER LIMITS AVAILABLE - PLEASE CONTACT YOUR BROKER.
Robbery/Theft (inside or outside)	If Money, Included in Money & Securities
	If Contents, Included in Personal Property
Burglary	If Money, Included in Money & Securities
	If Contents, Included in Personal Property
Gift Certificates	\$50,000 per occurrence
Counterfeit Currency	\$25,000 per occurrence
Depositors Forgery	\$25,000 per occurrence
Credit Card Forgery	\$25,000 per occurrence

This summary is intended to serve as a guide of the coverage's provided. Coverage terms, conditions, and exclusions are dictated solely by the policy.