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The following Table of Contents shows how the Commercial Property Coverage is organized. It will help **you** locate particular sections of the policy.

Endorsements may also apply. They are identified on the **declarations**.

Declarations Pages

(Additional information may be shown on a separate schedule or supplemental **declarations**.)

Company information
Insured information
Policy Period
Description of Premises
Coverages and Forms
Limit of Insurance
Coinsurance Percentage
Deductible
Valuation
Premium
Mortgagee
Other

Common Policy Conditions

Assignment
Cancellation
Change, Modification, or
Waiver of Policy Terms
Inspections
Examination of Books
and Records

Commercial Property Coverage Conditions

Agreement
Definitions
Conditions

Coverage Parts

Additional Definitions
Property Covered/Coverage
Options/Coverage
Property Excluded and
Limitations/Exclusions and
Limitations
Additional Coverages
Supplemental Coverages
What Must Be Done
In Case of Loss
Valuation
How Much We Pay
Loss Payment
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Perils Parts

Additional Definitions
Perils Covered
Perils Excluded
Additional Property Excluded
and Limitations
Additional Coverages
How Much We Pay (CP-89)