

# The Capitalized Business Owners Policy provides both property and liability coverage for eligible risks.

## Property Coverage

(Coverage limits may be increased, and endorsements may be added for an additional premium)

- Business Income – Actual Loss Sustained (no waiting period)
- Business Income – Civil Authority (no waiting period)
- Extra Expense (no waiting period)
- Building Glass
- Fire Department Service Charge – \$1,000
- Increased Cost of Construction – \$5,000
- Pollutant Clean Up and Removal – \$10,000
- Water Damage – Sewer Back Up – up to \$25,000\*
- Forgery or Alteration – up to \$2,500\*
- Money Orders/Counterfeit Paper Currency – up to \$1,000\*
- Equipment Breakdown – included
- Personal Property at Newly Acquired Premises – \$100,000
- Accounts Receivable – \$25,000
- Valuable Papers – \$25,000
- Fine Arts – \$25,000
- EDP – Hardware & Software – \$25,000
- Personal Property Away From Premises – \$15,000
- Personal Effects – \$10,000
- Outdoor Signs – \$10,000
- Money and Securities – \$5,000
- Employee Dishonesty – \$5,000

- Property in Transit – \$5,000
- Outdoor Property – \$2,500
- 4% Automatic Limit Increase (Building)
- Seasonal 25% Increase for Business Personal Property

\*Subject to Property Limits at time of loss

## Liability Coverage

Business Liability provides Liability and Medical Expense Coverage on an occurrence basis for all operations and premises owned, operated or leased by the insured.

### This coverage includes:

- Bodily Injury
- Property Damage
- Medical Expenses
- Personal Injury
- Advertising Injury
- Limited Contractual Liability

### Liability/Medical Expense and Products Completed Limits:

- \$300,000 / \$600,000 / \$600,000
- \$500,000 / \$1,000,000 / \$1,000,000
- \$1,000,000 / \$2,000,000 / \$2,000,000

### Medical Expense (per person):

- \$5,000

### Tenant Fire Liability:

- \$100,000 (higher limits available)
- Optional Tenants Liability available

## Umbrella Coverage

Limits from \$1,000,000 to \$5,000,000

## Eligible Businesses

### Beauty, Barber and Body

(includes Professional Liability)

Salons and Shops  
Electrologists  
Independent Contractors  
Massage Therapists  
Suntan Beds

### Child Care Centers

(optional Abuse & Molestation coverage and Professional Liability available)

24 hour Child Care Centers  
Drop-in Centers  
Family Child Care Centers  
Group Child Care Centers  
Latch Key Operations  
Montessori/Preschool/Lead Start

### Mercantile

Convenience Food/Gasoline Stores  
Hotels/Motels  
Limited Repair Businesses  
Offices  
Retail Stores  
Wholesalers

This is not a complete listing — please see your agent for more specific classes and eligibility for your business.