

BUSINESSOWNERS PROGRAM

Customized Package Coverage Under One Business Owners Policy



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BUSINESS OWNER LIABILITY COVERAGE

- \$300,000 Combined Single Limit
- Premises & Operations
- Products & Completed Operations
- Insured Contracts
- Personal Injury & Advertising Liability
- Host Liquor Liability
- Broad Form Property Coverage
- Fire legal Liability \$50,000 included
- Medical Payments; \$5,000 per person for injuries suffered by others
- Off Premise Mobile Equipment Liability
- Non-owned Watercraft

Optional Liability Coverages Available

- \$500,000 or \$1,000,000 Combined Single Limit
- Employee Benefit Administration Liability
- Additional Insured
- Pet Store Animal Grooming
- Condominium Directors and Officers
- Employee Dishonesty
- Professional Liability for:
 - Barbers/Beauticians
 - Funeral Directors
 - Hearing/Audiologists
 - Opticians
 - Veterinarians
 - Printer's Errors & Omissions

BUSINESS PROPERTY COVERAGE

Standard Deductible \$500

- Buildings
- Business Personal Property
- Pollutant Clean-up & Removal \$10,000
- Debris Removal
- Extra Expense; 12 Month Period
- Loss of Business Income; Actual Loss of Net Income for 12 Months
- Civil Authority
- Money Orders & Counterfeit Money \$1,000
- Increased Cost of Construction \$10,000
- Exterior Building Glass Including Building
- Tenants Improvements and Betterments

Optional Property Coverages Available

- Accounts Receivable
- Back-up of Sewers
- Buildings Under Construction
- Equipment Breakdown Coverage
- Food Spoilage
- Guaranteed Building Replacement Cost for Apartments – Maximum 8 Unit
- Higher Deductibles \$1,000, \$2,500, \$5,000
- Money & Securities Available with Special Coverage Form
- Ordinance or Law Coverage
- Outdoor Signs
- Physicians & Surgeons Equipment
- Sales & Service Floater
- Valuable Papers & Records
- Computers & Electronic Equipment On or Off Premises



NOTE: This brochure is intended to highlight the features of this policy. Please see the actual policy for exact definitions and exclusions of coverage. Your Partners Mutual Agent will help.

Partners Mutual Insurance Company is dedicated to superior service, customized policy coverages, and excellent claims handling. Your Independent Agent will assist you in choosing the best insurance coverage tailored to your needs.

PARTNERS PLUS
COVERAGE ADVANTAGE

PREMIUM QUOTATION

BUSINESS OWNERS PROGRAM

Available at modest cost when the Special Coverage Property Form is requested

- Up to \$10,000 off premises personal property coverage
- Up to \$10,000 coverage for power failure to buildings or business personal property
- Up to \$10,000 coverage for off premises power failure to cover your income or extra expense
- Up to \$10,000 on outdoor signs
- Up to \$10,000 to cover sewer back-up (the property deductible applies)
- Up to \$10,000 business property can apply to spoilage caused by power interruption or mechanical breakdown of refrigeration equipment
- Up to \$10,000 coverage on business property of others
- Up to \$10,000 for trade shows
- Up to \$5,000 extra expense
- Money & securities; \$10,000 inside, \$5,000 outside
- Up to \$5,000 for arson reward
- Up to \$1,000 for lock replacement (deductible applies)
- Up to \$1,000 for fire extinguisher recharge
- Up to \$20,000 for valuable paper or records on premises; up to \$5,000 for valuable papers or records off premises
- Up to \$20,000 for accounts receivable on premises; up to \$5,000 for accounts receivable off premises

15 Coverage Advantages that Complete Your Business Owners Package

for:

COVERAGE	Limit	Premium
Liability Coverage	\$ _____	\$ _____
Business Property	\$ _____	\$ _____
Inland Marine	\$ _____	\$ _____
Crime	\$ _____	\$ _____
Options:		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
TOTAL:	\$ _____	\$ _____

Ask Your Partners Agent About . . .

- Commercial Auto
- Workers Compensation
- Umbrella
- Account Payment Plans
 - Checkless Payment
 - Discover/Visa/Master Card
 - Monthly Account Plan

Your Independent Agent:



A Package Policy for Apartments/Motels, Mini-Warehouses, Offices, Retail Stores, Selected Processing, and Service Establishments



Where Better Service Matters

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