

EMC Choice[®]
BUSINESSOWNERS



MERCANTILE

EMC Choice[®] Businessowners

Count on EMC for a wide variety of coverages
to meet your insurance needs.

 **EMC** Insurance Companies.

We're **BIG** on Small Business[®]

EMC Choice[®] Businessowners MERCANTILE

Eligibility Requirements

- \$10 million maximum sales/receipts per location
- Maximum 50,000 sq ft per location
- Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 35,000 sq ft may also be included
- Should sell only new merchandise; sale of used or secondhand merchandise is not eligible

Eligible Classes

Air Conditioning Equipment

Appliance Stores, household appliances
excluding radio and TV

Appliance Stores, radio and TV

Automobile Accessories Parts and Supplies

Bakeries, no baking

Bath Accessory Stores

Beauty Supply Stores

Birdseed and Bird Supply Stores

Blanket and Bedding Stores

Beverage Stores, beer and soda

Beverage Stores, liquor and wine

Bookbinding and Printing Supplies

Books and Magazine Stores, new books or magazines only

Bridal Shops, full service

Camera and Photographic Equipment

Candle Stores

Candy or Confectionary Stores, no mfg

Candy or Confectionary Stores, chocolate mfg

Candy or Confectionary Stores, non chocolate mfg

Catalog/Coupon Redemption Stores

Cellular Telephone Stores, sale of phones,
service and accessories

Ceramics, no shopwork, hobby or instructional

Cheese and Sausage Specialty Stores

Clothing Retail: Men's and boys' hats

Clothing Retail: Haberdashery and men's furnishings

Clothing Retail: Men's and boys' clothing

Clothing Retail: Ladies' and girls' clothing

Clothing Retail: Ladies' undergarments and lingerie

Clothing Retail: Hosiery

Clothing Retail: Ladies' specialty store

Clothing Retail: Family clothing stores

Clothing Retail: Children's and infants'

Clothing Retail: Shoe stores

Clothing Retail: Athletic clothing and apparel

Clothing Retail: Uniforms

Clothing Retail: Wigs

Coffee, Tea and Spice Stores

Commercial Condominium (Association Risk Only)

Computer Stores, new only

Craft Stores

Curtain and Drapery Stores

Dairy Products, including ice cream

Delicatessens, no beverages or food served

Department Stores

Drug Stores

Dry Goods Dealers, new goods only

Electrical Lighting Stores

Embroidery Shops

Fabric Stores

Floor Covering Stores, wood and ceramic only

Floor Covering Stores, except wood and ceramic

Florists

Fruit or Vegetable Dealers

Furniture Stores, upholstered

Furniture Stores, wood or metal

Gardening and Light Farming Supply Stores

Gift Shops

Glass Dealers

Golf Equipment Stores

Greeting Card Stores

Grocery Stores: 4,000-50,000 sq ft, without gasoline sales

Grocery Stores: 4,000-50,000 sq ft, with gasoline sales

Grocery Stores: Less than 4,000 sq ft, without gasoline sales

Grocery Stores: Less than 4,000 sq ft, with gasoline sales

Hardware and Tool Stores

Health Food Stores: 4,000-50,000 sq ft

Health Food Stores: Less than 4,000 sq ft

Hearing Aid Stores

Hobby, Craft, or Artists' Supply Stores

Home Furnishings Stores, other than furniture

Janitorial Supplies

Jewelry Stores, costume or precious jewelry only

Kitchen Accessory Stores

Leather and Hide Products Stores

Linens and White Goods Stores

Luggage Goods Stores

Mail Order Houses

Marble Products

Meat, Fish, Poultry Stores

Music Stores, new prerecorded music only

Musical Instrument Stores, incidental repair only

Newsstands

Office Supply Stores, no repair

Optical Goods

Paint or Wall covering Stores

Painting, Picture or Frame Stores

Paper Products Stores, new only

Photographic Equipment Stores

Piano and Organ Stores

Picture Frame Stores

Plumbing Supplies Stores

Pottery Stores

Record, CD and Cassette Stores, new only

Refrigeration Equipment Stores, commercial

Religious Good Store

Sewing Machine Stores

Shoe Stores

Sporting Goods or Athletic Equipment Stores: General

line stores and distributors only, no specialty or pro shops; No firearm or ammunition sales; No customizations or modifications to equipment, and/or sales under own label

Stationery or Paper Products Stores

Sunglasses Stores

Supermarkets: 4,000-50,000 sq ft, without gasoline sales

Supermarkets: 4,000-50,000 sq ft, with gasoline sales

Supermarkets: Less than 4,000 sq ft, without gasoline sales

Supermarkets: Less than 4,000 sq ft, with gasoline sales

Trophy Stores

Vacuum Cleaner Sales and Service

Video Stores: Sales only, no rental

Wig Stores

Wine Stores

The following classifications can only be written for a building owner (Lessor's Risk Only – LRO), where the insured owns the building but does not occupy any part of it. Otherwise, the business operations for the following described classes are not eligible for the EMC Choice[®] Businessowners program:

Art Galleries

Bicycle Shops, retail only

Collectibles and Memorabilia Stores

Contractors Equipment Dealers

Cosmetic, Hair or Skin Stores

Fire Protection Equipment Dealers

Machinery Dealers, farm only

Medical, Hospital, Surgical Supply Stores

Pet Stores

Powered Equipment Dealers

Precision Tools, retail only

Shopping Centers: Less than 15,000 sq ft,
no restaurant/bar

Shopping Centers: 15,000-50,000 sq ft,
no restaurant/bar

Shopping Centers: Less than 15,000 sq ft,
with restaurant under 5,000 sq ft, no bar

Shopping Centers: 15,000-50,000 sq ft,
with restaurant under 5,000 sq ft, no bar

Strip Malls: Less than 15,000 sq ft, no restaurant/bar

Strip Malls: 15,000-50,000 sq ft, no restaurant/bar

Strip Malls: Less than 15,000 sq ft, with restaurant
under 5,000 sq ft, no bar

Strip Malls: 15,000-50,000 sq ft, with restaurant
under 5,000 sq ft, no bar

Swimming Pools, retail only

Toy Stores

COVERAGE HIGHLIGHTS

PROPERTY	EMC CHOICE BUSINESSOWNERS	EMC CHOICE EXPANDED BUSINESSOWNERS
Accounts Receivable		
On Premises*	\$25,000	\$50,000
Off Premises	\$10,000	\$25,000
Arson and Theft Reward	\$5,000	\$10,000
Brands and Labels	Included	Included
Building Limit – Automatic increase*		Included at 8% Included at 8%
Business Income – ALS (also civil authority, no waiting period)	No waiting period	No waiting period
Business Income – Extended period*	30 days	60 days
Business Income from Dependent Properties (No waiting period; also civil authority, no waiting period)	\$10,000	\$25,000
Business Income Ordinary Payroll*	60 days	60 days
Business Personal Property – Off premises or in transit	\$25,000	\$25,000
Business Personal Property – Seasonal increase*	25%	25%
Claims Data Expense	\$2,500	\$5,000
Debris Removal*	25%/\$10,000	25%/\$25,000
Employee Dishonesty*	\$10,000	\$25,000
Equipment Breakdown	Included by endorsement	Included by endorsement
Fine Arts	\$10,000	\$25,000
Fire Department Service Charge	\$10,000	\$10,000
Fire Extinguishing Equipment Recharge Expense	\$10,000	\$25,000
Forgery and Alteration*	\$10,000	\$25,000
Glass Breakage – Interior and exterior (for insured tenants also)	Included	Included
Glass Expense – Temporary repairs	Included	Included
Increased Cost of Construction*	\$20,000	See Ordinance or Law
Lock Replacement and Rekeying	\$1,000	\$2,500
Money and Securities*	\$10,000	\$10,000
Money Orders and Counterfeit Money	\$2,500	\$10,000
Newly Acquired		
Buildings	90 days/\$500,000	120 days/\$1,000,000
Business Personal Property	90 days/\$250,000	120 days/\$500,000
Business Income	90 days/\$100,000	120 days/\$250,000
Ordinance or Law*	See Increased Cost of Construction	\$25,000
Outdoor Property (with expanded causes of loss)*	\$10,000	\$20,000
Personal Effects (no per person sublimit)	\$5,000	\$10,000
Pollutant Cleanup and Removal	\$10,000	\$25,000
Premises Boundary Definition	1,000 ft	1,000 ft
Premises Damage from Burglary or Robbery	\$5,000	\$5,000
Preservation of Property	30 days	45 days
Replacement Cost Valuation – All losses under \$2,500	Included	Included
Signs – Attached to the building	Included in building limit	Included in building limit
Signs – Not attached to the building*	See Outdoor Property	See Outdoor Property
Spoilage (refrigeration agreement required)	\$5,000	\$10,000
Theft of Furs, Jewelry, Dies, Molds, Forms and Patterns	\$2,500	\$5,000
Utilities Services – Direct damage*	\$10,000	\$25,000
Valuable Papers and Records		
On Premises*	\$25,000	\$50,000
Off Premises	\$10,000	\$25,000
Water Backup and Sump Overflow	\$5,000	\$10,000

LIABILITY	EMC CHOICE BUSINESSOWNERS	EMC CHOICE EXPANDED BUSINESSOWNERS
Bodily Injury Definition	Includes mental anguish	Includes mental anguish
Broad Form Property Damage Liability	Included	Included
Damage to Premises Rented to You*	\$300,000	\$300,000
Host Liquor Liability	Included	Included
Medical Expense*	\$5,000	\$5,000
Medical Payments Expense Reporting	3 years	3 years
Liability for Nonowned Watercraft Less than 51 ft	Included	Included
Personal and Advertising Injury	Included	Included
Products and Completed Operations* Aggregate	2X occurrence limit	2X occurrence limit
Supplementary Payments		
Cost of Bail Bonds	Up to \$3,000	Up to \$3,000
Actual Loss of Earnings (time away from work due to claim or suit)	Up to \$350/day	Up to \$350/day
Who Is an Insured		
Expanded Definition of Insured Subsidiaries	Included	Included
Volunteer Workers	Included	Included
Newly formed or Acquired Organizations	180 days	180 days

* Limit/conditions may be modified depending on the coverage. Contact your EMC underwriter for additional information

EMC Choice Businessowners Mercantile Preferred Risks

The most preferred risks for the EMC Choice Businessowners Mercantile program:

- Demonstrate a minimum of three years continuous experience in business
- Have verifiable, profitable experience showing continuous insurance coverage with a standard market carrier while in business
- Remain financially stable with the ability to provide (upon request) proof of the ability to address current and future obligations
- Maintain buildings and structures that are fewer than 35 years old or have undergone renovations of the major systems and structural components
- Insure all buildings and personal property to their full replacement value

EMC Insurance Companies

EMC Insurance Companies is built on more than 100 years of serving independent agents just like you. Today, EMC has grown to become one of the largest property and casualty companies in Iowa with more than 2,100 employees and assets of approximately \$3 billion. Nationally, EMC ranks among the top 60 insurance organizations.

National Coverage

Headquartered in Des Moines, Iowa, EMC Insurance Companies provides insurance coverage and services through 16 branch offices and 5 service offices across the country.

Financial Strength

Excellent capitalization, a strong regional market presence, solid underwriting and attractive products earned EMC an A- (Excellent) rating from A.M. Best Company. The rating recognizes the value of EMC's agency relationships and its well-balanced book of commercial and personal lines business. Approximately 85 percent of the company's volume is commercial lines, with the remaining 15 percent in personal lines.



The contents of this brochure are provided for informational purposes only and are not intended to be all inclusive. Please refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

