

# Property Plus



## Why Property Plus?

- Provides \$50,000 for business income and extra expense with the Standard program and \$150,000 with the Premier program, which will pay for the loss of income your business sustains when a covered loss causes damage that requires your business to slow down or suspend operations.
- Includes \$15,000 for losses to covered property resulting from water backup from sewers or drains with the Standard program and \$50,000 with the Premier program. *(This coverage is excluded in the TPP Special Form)*
- Includes \$10,000 for refrigerated products with the Standard program and \$25,000 with the Premier program. This is great for restaurants, delis, grocery stores and convenience stores that have food and drinks that could spoil as a result of a covered cause of loss.

Your business may not have the protection it requires in the event of a loss. A Property Plus endorsement could be the answer.

Protect your business by taking advantage of the Auto-Owners Property Plus Endorsement. This endorsement provides a variety of coverages in addition to those provided in your base policy to ensure your business is covered.

These comprehensive coverages can benefit businesses of all sizes. You can be assured your business will be properly protected at an affordable rate.

(continued on reverse)



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## Property Plus (continued)

Coverage	Limit		
	Standard	Enhanced	Premier
Accounts Receivable	\$100,000	\$150,000	\$200,000
Bailees	Per Item	\$2,500	\$5,000
	Per Loss	\$5,000	\$10,000
Business Income & Extra Expense	\$50,000	\$100,000	\$150,000
Debris Removal	\$25,000	\$50,000	\$100,000
Electronic Data Processing Equipment	\$25,000	\$50,000	\$100,000
Employee Dishonesty	\$15,000	\$25,000	\$50,000
Fine Arts, Collectibles & Memorabilia <i>(inside building)</i>	Per Item	\$2,500	\$5,000
	Per Loss	\$10,000	\$25,000
Fire Department Service Charge <i>(coverage not available in AZ.)</i>	\$5,000	\$10,000	\$25,000
Forgery or Alteration	\$10,000	\$25,000	\$50,000
Money & Securities (inside & outside)	\$15,000	\$25,000	\$50,000
Newly Acquired Business Personal Property	Up to \$500,000 - 90 Days		
Newly Acquired or Constructed Property	Up to \$1,000,000 - 90 Days		
Ordinance or Law		included in building limit	
	Coverage A	\$50,000	\$100,000
	Coverage B	\$50,000	\$100,000
	Coverage C	\$50,000	\$100,000
Outdoor Property	Fences, Trees, Shrubs and Plants	\$15,000	\$20,000
	Radio and Television Antennas	\$10,000	\$15,000
<small>*Trees, shrubs and plants are covered up to \$1,000 per item</small>			
Personal Effects & Property of Others	\$15,000	\$25,000	\$50,000
Pollutant Clean-up & Removal	\$25,000	\$50,000	\$100,000
Property In Transit	\$25,000	\$50,000	\$100,000
Property Off Premises	\$25,000	\$50,000	\$100,000
Refrigerated Products	\$10,000	\$15,000	\$25,000
Salesperson Samples	\$10,000	\$15,000	\$25,000
Utility Services Failure	\$50,000	\$100,000	\$150,000
Valuable Papers	On Premises	\$50,000	\$100,000
	Off Premises	\$10,000	\$20,000
Water Back-up from Sewers or Drains	\$15,000	\$25,000	\$50,000

## Why Auto-Owners?

- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

Not applicable in Florida.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

# Auto-Owners Insurance

