

EMC Choice[®] BUSINESSOWNERS



SALES GUIDE

EMC Choice[®] Businessowners

Offering your small business owners the security and protection they need — and deserve.

 **EMC** Insurance Companies.

*We're **BIG** on Small Business[®]*

Dear Valued EMC Agent:

With more than 80 new classes of business, higher liability limits and new coverage enhancements, our EMC Choice® Businessowners program now offers your customers more than before.

We’ve expanded our existing offering to specifically meet the needs of the complex small business market. Auto Services has been added to our EMC Choice Businessowners family, along with a Make and Take restaurant class – one of the fastest growing small businesses nationally.

The EMC Choice Businessowners Sales Guide gives you clear guidelines for what type of business fits under this program. Consult this guide, and then try our easy online quote process on emcinsurance.com. This is your chance to join the thousands of agents who are writing small business coverage under the EMC Choice Businessowners program.

And don’t forget the local advantage that you have with EMC. The business you bring to EMC Insurance Companies is handled locally by people who are close to your area and understand the business climate. Because we operate through a network of strategically located offices throughout the country, we’re there for you and your clients, offering outstanding service in the areas of underwriting, loss control information, marketing, technology and claims.

I’m confident you will take advantage of this opportunity to write more small business with EMC. Remember, at EMC, *We’re BIG On Small Business*®.



William A. Murray, CIC, AU
Executive Vice President and Chief Operating Officer
EMC Insurance Companies

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ELIGIBILITY AND CLASSIFICATIONS

EMC Choice[®] Businessowners

The EMC Choice[®] Businessowners program is designed to meet the insurance needs of many different types of small business operations.



General Underwriting Guidelines

Management Experience

Experienced management is vital for long-term profit. The most desirable risks for the EMC Choice Businessowners program will have a minimum of three years continuous experience in business.

Loss History

Only risks that present a solid potential for profit will be considered for the EMC Choice Businessowners program. The most desirable risks will have verifiable, profitable experience. Risks should show continuous insurance coverage with a standard market carrier while in business. Loss runs may be requested to validate the loss history.

Financial Stability

The most desirable risks will be financially stable and able to provide (upon request) proof of their ability to address current and future obligations.

Building Age And Maintenance

Buildings and structures must be properly maintained and up-to-date with current building codes and practices. The most desirable risks will have buildings and structures that are less than 35 years old or have undergone renovations of the major systems and structural components.

Insurance To Value

Whether inflation is moderate or severe, buildings and contents quickly become underinsured when values are not updated regularly. Buildings and personal property should be insured to their full replacement value, (unless the Actual Cash Value – Building and/or Business Personal Property Option is selected). To assist in determining the appropriate building valuation, EMC uses a component-based system that utilizes a sophisticated construction cost database.

Underwriting Requirements By Class

A summary of eligibility requirements and classes are listed on the following pages:

- Auto Services
- Convenience Stores
- Mercantile Risks
- Motels
- Offices
- Processing and Service Operations
- Restaurants/Limited Cooking
- Self-Storage Facilities
- Wholesalers and Distributors

AUTO SERVICES

ELIGIBILITY REQUIREMENTS

- \$6 million maximum sales/receipts per location
- Maximum 40,000 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
- Primary operations are the repair and service of private passenger vehicles and light trucks
- Incidental watercraft, motorcycle, ATV and farm machinery repair acceptable

ELIGIBLE CLASSES

Automobile Accessories: Parts and supplies with installation, service or repair (85080)

Auto Air Conditioning Repair (85129)

Auto Detail (85131)

Auto Glass Replacement (85132)

Brake and Wheel Alignment Shops (85085)

Car Washes: Automatic only (85086)

Car Washes: Combined automatic and self service (85087)

Diagnostic Centers (85089)

Electrical Repair (85090)

General Auto Repair: With convenience store and gasoline sales (85091)

General Auto Repair: With convenience store sales only (85092)

General Auto Repair: Without gasoline or convenience store sales (85093)

Muffler Shops (85094)

Radiator Repair (85096)

Sound Shops: Audio and video components (85097)

Tire Sales, Installation and Service (85098)

Transmission Shops (85100)

Tune-Up Specialists (85101)

CONVENIENCE STORES

ELIGIBILITY REQUIREMENTS

- \$6 million maximum sales/receipts per location
- Maximum 40,000 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
- No automobile service or repair operations (see Auto Services)
- Operations that include auto service or repair should be classified with the appropriate automotive services classification

ELIGIBLE CLASSES

Convenience Food Stores: Without gasoline sales or restaurant (54136)

Convenience Food Stores: With gasoline sales and no restaurant (09321)

Convenience Food Stores: Without gasoline sales and with limited cooking (09331) (S)

Convenience Food Stores: Without gasoline sales and with fast food (09341) (S)

Convenience Food Stores: With gasoline sales and limited cooking (09351) (S)

Convenience Food Stores: With gasoline sales and fast food (09361) (S)

Classes shown with an (S) have liability rated on sales/receipts. To calculate sales for convenience stores, do not include receipts from gasoline sales.

NOTE: Convenience stores with fast food restaurants are subject to additional underwriting eligibility, including compliance with NFPA Standard #96. Contact your EMC underwriter for more information. Refer to specific Occupancy Class Group Eligibility criteria as indicated in Rule 22.A.10.

MERCANTILE

ELIGIBILITY REQUIREMENTS

- \$6 million maximum sales/receipts per location
- Maximum 40,000 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: Retail only (85001)

Appliance Stores: Household appliances excluding radio and TV (57224)

Appliance Stores: Radio and TV (57326)

Automobile Accessories Parts and Supplies: Retail only (55313)

Bakeries: Retail only, no baking (54606)

Bath Accessory Stores (85103)

Beauty Supply Stores (85104)

Birdseed and Bird Supply Stores (85105)

Blanket and Bedding Stores (53985)

Beverage Stores: Liquor and wine (59215)

Bookbinding and Printing Supplies: Retail only (50812)

Books and Magazine Stores: New books or magazines only (59425)

Bridal Shops: Full service (56319)

Camera or Photographic Equipment: Retail only (59955)

Candle Stores (59994)

Candy or Confectionary Stores: No mfg (54457)
Chocolate Confectionary (54467)
No Chocolate Confectionary (54477)

Catalog/Coupon Redemption (73905)

Cellular Telephone Stores: Sale of phones, service and accessories (85106)

Ceramics: No shop or instructional, retail only (85002)

Cheese and Sausage Specialty Stores (54127)

Clothing Retail: Men's and boys' hats (50333)

Clothing Retail: Haberdashery and men's furnishings (56113)

Clothing Retail: Men's and boys' clothing (56114)

Clothing Retail: Ladies' and girls' clothing (56214)

Clothing Retail: Ladies' undergarments and lingerie (56312)

Clothing Retail: Hosiery (56313)

Clothing Retail: Ladies' specialty store (56319)

Clothing Retail: Family clothing stores (56325)

Clothing Retail: Children's and infants' (56413)

Clothing Retail: Shoe stores (56613)

Clothing Retail: Athletic clothing and apparel (59526)

Clothing Retail: Wigs (59993)

Coffee, Tea and Spice Stores (54127)

Commercial Condominium (Association Risk Only) (60989)

Craft Stores: Distributors (50641)

Craft Stores: Retail (59995)

Curtain and Drapery Stores (53985)

Dairy Products (54516)

Delicatessens: Retail only, not restaurant (54116)

Department Stores (53127)

Drug Stores (59116)

Dry Goods Dealers: New goods only (53985)

Electrical Lighting Stores (85003)

Embroidery Shops (85107)

Fabric Stores (56311)

Floor Covering Stores: Wood and ceramic only (57134)

Floor Covering Stores: Except wood and ceramic (57134)

Florists: Retail (59685)

Fruit or Vegetable Dealers: Retail only (54315)

Furniture: Retail only, upholstered (57121)

Furniture: Retail only, wood or metal (57128)

Gardening and Light Farming Supply Retail (59698)

Gift Shops (59994)

Glass Dealers and Glaziers: Retail only (57155)

Greeting Card Stores (59994)

Grocery Stores: 4,000-35,000 sq ft: without gasoline sales (54321)
With gasoline sales (54331)

Grocery Stores: Less than 4,000 sq ft: without gasoline sales (54341)
With gasoline sales (54351)

Hardware and Tools: Retail only (52512)

Health Food Stores: 4,000-25,000 sq ft (54127)

Health Food Stores: Less than 4,000 sq ft (54136)

Hearing Aid: Retail (59974)

Hobby/Craft Supply Stores (59995)

Home Furnishings Stores: Other than furniture (57224)

Janitorial Supplies: Retail only (85005)

Jewelry: Retail only, costume jewelry only (59715)

Kitchen Accessory Stores (57224)

Leather and Hide Products: Retail only (56992)

Linens and White Goods Stores (53985)

Luggage Goods: Retail only (85006)

Mail Order Houses: Retail only (85007)

Marble Products: Retail only (85008)

Meat, Fish, Poultry: Retail only (54216)

Music Stores: New prerecorded music only (57338)

Musical Instrument Stores: Incidental repair only (57334)

Newsstands (59935)

Office Supply Stores: No repair (50925)

Optical Goods: Retail only (59954)

Paint or Wallcovering Stores (52322)

Painting, Picture or Frame Stores (85046)

Paper Products: New only (50928)

Photographic Equipment: Retail only (59955)

MERCANTILE

ELIGIBLE CLASSES (continued)

Piano and Organ Stores (57334)
Picture Frame Stores (85120)
Plumbing Supplies: Retail only (85047)
Pottery Stores (57155)
Record, CD and Cassette Stores: New only (57338)
Refrigeration Equipment: Commercial, retail only (59983)
Sewing Machine Stores (57223)
Shoe Stores: Retail only (56613)
Stationery or Paper Products: Retail only (59435)
Sunglasses Stores (59954)
Supermarkets: 4,000-35,000 sq ft, without gasoline sales (54221) with gasoline sales (54231)
Supermarkets: Less than 4,000 sq ft, without gasoline sales (54241) with gasoline sales (54251)
Trophy Stores (59996)
Vacuum Cleaner Sales and Service: Retail (57326)
Video Stores: Sales only, no rental (57338)
Wigs: Retail only (59993)
Wine Stores (85128)

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: Not-for-profit (84112)
Art Galleries: Other (84112)
Bicycle Shops: Retail only (59505)

Collectibles and Memorabilia: Retail only (59992)
Contractors Equipment Dealers (52114)
Cosmetic, Hair or Skin: Retail only (59991)
Fire Protection Equipment Dealers (85004)
Machinery Dealers: Farm only (59695)
Medical, Hospital, Surgical Supply: Retail only (50815)
Office Supply Stores: No repair (50925)
Pet Stores (59997)
Powered Equipment Dealers (50819)
Precision Tools: Retail only (50811)
Shopping Centers: Less than 15,000 sq ft, no restaurant/bar (67634)
Shopping Centers: 15,000-40,000 sq ft, no restaurant/bar (67635)
Shopping Centers: Less than 15,000 sq ft, with restaurant under 5,000 sq ft, no bar (85143)
Shopping Centers: 15,000-40,000 sq ft, with restaurant under 5,000 sq ft, no bar (85144)
Strip Malls: Less than 15,000 sq ft, no restaurant/bar (67634)
Strip Malls: 15,000-40,000 sq ft, no restaurant/bar (67635)
Strip Malls: Less than 15,000 sq ft, with restaurant under 5,000 sq ft, no bar (85143)
Strip Malls: 15,000-40,000 sq ft, with restaurant under 5,000 sq ft, no bar (85144)
Sporting Goods or Athletic Equipment (59526)
Swimming Pools: Retail only (85048)
Toys: Retail only (59998)

MOTELS

ELIGIBILITY REQUIREMENTS

- \$6 million maximum sales/receipts 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
- No building can be taller than 3 stories or more than 100 units (no limitation to floor area)
- Food service, if present, must be limited cooking only
- No bar or cocktail lounge
- Pools are allowed (subject to underwriting and separate charge) where applicable
- Risks closed for more than 30 consecutive days (seasonal operations) are ineligible

ELIGIBLE CLASSES

- Motels: With limited cooking food service (69161) (S)
- Motels: Without limited cooking food service (69151) (S)

Classes shown with an (S) have liability rated on sales. To calculate sales for motels, use the total receipts for the motel operations.

NOTE: Limited cooking restaurants are those where foods are prepared cold or cooked using appliances that do not emit smoke or grease-laden vapors that require an exhaust system. No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors are permitted. (Rule 22.A.9.a.(1)) For risks with limited cooking exposures, refer to specific Occupancy Class Group Eligibility criteria as indicated in Rule 22.

The Motel Endorsement is a mandatory form for this class.

OFFICES

ELIGIBILITY REQUIREMENTS

- \$4 million maximum sales/receipts per location
- Maximum \$8 million in total insured value at any one location
- No building can be taller than 6 stories in height
- Maximum 35,000 sq ft per location (applies to operations of the office business occupying the space, not the owner of the office building); for building owners, no limitation of floor area
- 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
- Incidental apartment (not subject to sq ft limitation), mercantile, wholesale, processing or service occupancies are acceptable as long as they occupy no more than 35,000 sq ft
- Incidental contractors occupancy that does not exceed 7,500 sq ft or 15% of total area

ELIGIBLE CLASSES

Office Condominium: Association risk only (60999)

The following classes are eligible for the EMC Choice® Businessowners program as owner occupied (named insured owns and operates the business), for a building owner (Lessor's Risk Only – LRO); *or a condo-owner (Association Risk Only), where the insured owns the building but does not occupy any part of it:

Accounting Services: Non-CPA, office only (63611), LRO (63610), Condo (63621)

Accounting Services: CPA, office only (63631), LRO (63620), Condo (63641)

Advertising and Related Services: Office only (63651), LRO (63650), Condo (63661)

Bookkeeping Services: Office only (63671), LRO (63670), Condo (63681)

Commercial Artists: Office only (85034), LRO (85074), Condo (85145)

Engineers or Architects: Consulting, office (63781), LRO (63780), Condo (63791)

Escrow Services: Office only (85068), LRO (85069), Condo (85146)

Income Tax Preparation: Office only (85070), LRO (85071), Condo (85147)

Insurance Agents: Office only (63851), LRO (63850), Condo (63861)

Interior Decorators: Office only (63871), LRO (63870), Condo (63881)

Lawyers: Office only (63921), LRO (63920), Condo (63931)

Medical Office: Chiropractors (85026), LRO (85081), Condo (85149)

Medical Office: Dentists (85109), LRO (85133), Condo (85150)

Medical Office: Dermatologists (85110), LRO (85134), Condo (85151)

Medical Office: Family practice physicians (85111), LRO (85135), Condo (85152)

Medical Office: Gynecologists (85112), LRO (85136), Condo (85153)

Medical Office: Not otherwise classified (85025)*, LRO (85082), Condo (85148)

Medical Office: Ophthalmologists (85118), LRO (85138), Condo (85155)

Medical Office: Optometrists (85113), LRO (85137), Condo (85154)

Medical Office: Orthodontists (85115), LRO (85139), Condo (85156)

Medical Office: Pediatricians (85116), LRO (85140), Condo (85157)

Medical Office: Podiatrists (85117), LRO (85141), Condo (85158)

Medical Office: Psychiatrists (85027), LRO (85083), Condo (85159)

Medical Office: Psychologists (85028), LRO (85084), Condo (85160)

Medical Office: Urologists (85118), LRO (85142), Condo (85161)

Mortgage Brokers (85162), LRO (85163), Condo (85164)

Payroll Accounting Services: Office only (64011), LRO (64010), Condo (64021)

Ticket Agencies and Travel Agencies: Nontheatrical office (64141), LRO (64140), Condo (64151)

Stenographic or Typing Services: Office only (85072), LRO (85073), Condo (85165)

Veterinarian's Office: Small animals only (64181), LRO (64180), Condo (64191)

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:

Alarm or Security Monitoring Companies (85049)

Banks (85033)

Building and Loan Associations (85054)

Collection Agencies (63690)

Consulting Offices (85035)

Credit Unions (85050)

Detective or Investigative Agencies: Private (63740)

EDP Centers: Office only (85051)

Employment Agencies (63760)

Government Offices (85077)

Inspection Companies (63830)

Insurance Companies (61212)

Manufacturer's Representatives (63940)

Marine Appraisers or Surveyors (63960)

Medical Office: Outpatient only (85029)

Medical Office: Plastic surgeons (85030)

Post Office (85078)

Property Management (85079)

Real Estate Agents (64060)

Saving and Loan Associations (85056)

Security and Patrol Agencies (64080)

Stock Brokers (85042)

Ticket Agencies: Theatrical (64120)

Welfare/Social Organizations (85045)

* Medical Office: Not otherwise classified (85025) is limited to medical offices that do not perform any surgical procedures (including outpatient surgeries) and does not include medical offices specifically classified.

PROCESSING AND SERVICE OPERATIONS

ELIGIBILITY REQUIREMENTS

- \$6 million maximum sales/receipts per location
- Maximum 40,000 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
- Maximum \$5 million in combined insured value for all buildings and personal property per location
- No more than 25% of annual gross sales may be derived from off-premises operations

ELIGIBLE CLASSES

Appliances and Accessories: Repair and installation (71212)

Bakeries: Retail only, with baking on premises (71311)

Barber Shops (71332)

Beauty Parlors: No tanning booths (71952)

Churches: Not operating camps, daycare, school or charitable organizations (41650)

Copying and Duplicating Stores: Including photocopying services (71877)

Dental Laboratories (71444)

Engraving (71842)

Funeral Homes or Chapels: No crematoriums (71865)

Jewelry: Repair only (71941)

Laundry and Dry Cleaners: Petroleum, 1 or 2 pickup stations (09501)

Laundry and Dry Cleaners: Synthetic, 1 or 2 pickup stations (09521)

Laundromat: Self service, supervised (09531)

Laundry and Dry Cleaners: Plants (45678)

Laundry Receiving Stations: Pickup stations only (71811)

Lithographing (71855)

Mail Box Stores: Packing and preparing goods (71837)

Mail Box Stores: Packaging services (71837)

Mailing or Addressing Companies: Compiling service (71837)

Mailing or Addressing Companies: Direct mailing (71837)

Nail Salons: No tanning booths (71952)

Photo Finishing Lab (57997)

Photographers (71899)

Photoengraving (71888)

Printing: Not otherwise classified (71912)

Screen Printing/Silk Screen: Including embroidery, apparel/textiles only (85127)

Shoe Stores: Repair only (71926)

Tailoring or Dressmaking Establishments: Custom (71961)

Television Installation/Repair (71921)

Video Stores: Rental only (57338)

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:

Bicycle Shops: Repair and maintenance (59505)

Locksmiths (52512)

RESTAURANTS/LIMITED COOKING

ELIGIBILITY REQUIREMENTS

- \$6 million maximum sales/receipts 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
- Maximum 7,500 sq ft per location
- Risks which provide delivery services are undesirable*
- Beer and wine sales must be less than 25% of the total receipts; other liquor sales are ineligible
- Risks that have a bar or cocktail lounge are ineligible
- Hired and nonowned coverage not available for risks with delivery exposures
- Catering service must not exceed 10% total sales
- Risks closed for more than 30 consecutive days (seasonal operations) are ineligible
- Seating capacity no greater than 150

* Please contact your underwriter for special considerations.

ELIGIBLE CLASSES

- Bagel Shops (85102)
- Make and Take Stores: Easy meal preparation, no cooking (85121)
- Restaurants/Limited Cooking: Cafes (09011) (S)
- Restaurants/Limited Cooking: Coffee bars (09041) (S)
- Restaurants/Limited Cooking: Concession stands (09061) (S)

- Restaurants/Limited Cooking: Delicatessens (09081) (S)
- Restaurants/Limited Cooking: Donut shops (09101) (S)
- Restaurants/Limited Cooking: Drive-ins/Service in car (09121) (S)
- Restaurants/Limited Cooking: Drug store (09141) (S)
- Restaurants/Limited Cooking: Ice cream/Yogurt (09171) (S)
- Restaurants/Limited Cooking: Pizza shops (09211) (S)
- Restaurants/Limited Cooking: Salad bars (09231) (S)
- Restaurants/Limited Cooking: Take-out only (09261) (S)
- Restaurants/Limited Cooking with Delivery: Delicatessen/Sandwich (85123)
- Restaurants/Limited Cooking with Delivery: Make and take, no cooking (85124)
- Restaurants/Limited Cooking with Delivery: Pizza shops (85125)
- Restaurants/Limited Cooking Take-Out: No on-premise consumption (85126)
- Take and Bake Pizza Stores: No cooking (85122)

Classes shown with an (S) have liability rated on sales/receipts. To calculate sales for convenience restaurants, use the total receipts from restaurant operations.

NOTE: Limited cooking restaurants are those where foods are prepared cold or cooked using appliances that do not emit smoke or grease-laden vapors that require an exhaust system. No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors are permitted. (Rule 22.A.10.a.(1)) For risks with limited cooking exposures, refer to specific Occupancy Class Group Eligibility criteria as indicated in Rule 22.

SELF-STORAGE FACILITIES

ELIGIBILITY REQUIREMENTS

- \$6 million maximum sales/receipts 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
- Eligible risks must have a fence surrounding entire premises
- No building can be taller than 2 stories (no limitation applies to floor area)
- Outdoor storage may not exceed 25% of total receipts per location
- Risks that permit refrigerated cold storage or storage of industrial materials, chemicals, pollutants and waste are ineligible
- No vehicle and/or trailer rented, leasing or loaner operations

ELIGIBLE CLASSES

- Self-Storage Facilities (09411)

The Self-Storage Facilities Endorsement is a mandatory form for this class.

NOTE: Refer to Rule 16.B.6.

WHOLESALE AND DISTRIBUTORS

ELIGIBILITY REQUIREMENTS

- \$6 million maximum sales/receipts per location
- Maximum 40,000 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
- No more than 25% of annual gross sales may be derived from retail operations
- Areas open to the public should be limited to less than 25% of the total floor area
- Eligible classifications do not include manufacturer representatives, contractors or importing operations (products imported by wholesale risk directly overseas)

ELIGIBLE CLASSES

Air Conditioning and Heating Equipment Distributors (50581)

Appliance Distributors: Household types, radio, TV or CD player (50061)

Appliance Distributors: Household appliance and home furnishings, not otherwise classified (50081)

Automobile Accessories, Parts and Supplies Distributors (50111)

Bakeries Distributors: No baking (50141)

Barber/Beauty Supplies Distributors: No repackaging or relabeling (50171)

Bookbinding and Printing Supplies Distributors (50201)

Clothing Distributors: Men's and boys' (50231)

Clothing Distributors: Women's, children's, infants' (50231)

Electrical Equipment Distributors (12391)

Equipment, Fixtures, Supplies Distributor: Office and store equipment (50813)

Equipment, Fixtures, Supplies Distributor: Restaurant, bars and hotel equipment (50813)

Fabric Distributors: Including notions (50321)

Floor Covering Distributors (50351)

Florists: Distributor (50381)

Fruit or Vegetable Distributors (50391)

Gardening and Light Farming Supply Distributors (50471)

Grocery Distributors (50481)

Hardware and Tools Distributors (50501)

Hearing Aid Distributors (50571)

Heating/Air Conditioning Equipment Distributors Only (50581)

Hobby/Craft Supply Distributors (50641)

Jewelry Distributors (50661)

Meat, Fish, Poultry Distributors (50671)

Office Machines or Appliances Distributors: No repair (50691)

Optical Goods Distributors (50721)

Plumbing Supplies Distributors (50741)

Refrigeration Equipment Distributors: Commercial (50711)

Stationery or Paper Products Supply Distributors (50801)

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:

Collectibles and Memorabilia Distributors (50261)

Janitorial Supplies Distributors (50651)

Tobacco Products Distributors (50821)

Toys Distributors (50901)

Wholesale Distribution: With food (12361)

Wholesale Distribution: Without food (12362)

NOTE: This is a summary of eligibility rules. For specific classification descriptions and eligibility information, refer to Occupancy Group Eligibility Rule 22 and the EMC BOP Classification Table for specific wording of eligible BOP classes.

COVERAGE HIGHLIGHTS

EMC Choice[®] Businessowners



At EMC, we recognize that not all customers have the same needs. That's why the EMC Choice[®] Businessowners product offers two levels of protection to choose from. By selecting the EMC Choice Businessowners endorsement, your customer receives a well-rounded selection of coverages with limits that provide solid protection. If more coverage is desired, select the EMC Choice Expanded Businessowners endorsement, which provides even more protection. Either way, you and your customer get protection you can count on.

COVERAGE HIGHLIGHTS

PROPERTY	EMC CHOICE BUSINESSOWNERS	EMC CHOICE EXPANDED BUSINESSOWNERS
Accounts Receivable		
On Premises*	\$10,000	\$25,000
Off Premises	\$5,000	\$10,000
Arson and Theft Reward	\$5,000	\$5,000
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	30 days
Business Income from Dependent Properties (no waiting period; also civil authority, no waiting period)	\$5,000	\$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	Included
Fine Arts	\$2,500	\$10,000
Fire Department Service Charge	\$5,000	\$5,000
Fire Extinguishing Equipment Recharge Expense	\$5,000	\$5,000
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	\$10,000	See Ordinance or Law
Lock Replacement and Rekeying	\$1,000	\$1,000
Money and Securities*	\$10,000	\$10,000
Newly Acquired		
Buildings	\$500,000	\$500,000
Business Personal Property	\$250,000	\$250,000
Business Income	30 days/\$100,000	30 days/\$100,000
Ordinance or Law*	See Increased Cost of Construction	\$25,000
Outdoor Property (with expanded causes of loss)*	\$10,000	\$10,000
Personal Effects (no per person sublimit)	\$5,000	\$10,000

PROPERTY	EMC CHOICE BUSINESSOWNERS	EMC CHOICE EXPANDED BUSINESSOWNERS
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	30 days
Replacement Cost Valuation – All losses under \$2,500	Included	Included
Signs – Attached to the building	Included	Included
Signs – Not attached to the building*	See Outdoor Property	See Outdoor Property
Spoilage*	\$5,000	\$10,000
Theft of Furs, Jewelry, Dies, Molds, Forms and Patterns	\$2,500	\$5,000
Utilities Services – Direct damage*	\$2,500	\$10,000
Valuable Papers and Records		
On Premises*	\$10,000	\$25,000
Off Premises	\$5,000	\$10,000
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.

OPTIONAL COVERAGES/ ENDORSEMENTS

EMC Choice[®] Businessowners

To better serve your clients, numerous optional coverages and endorsements are available through the EMC Choice[®] Businessowners

program. Many of these available coverages are included in the EMC Choice Businessowners extension endorsement, but higher limits may be obtained through the options below.



PROPERTY AND LIABILITY OPTIONS UNDER ONE ENDORSEMENT

Auto Service Industry Extension Endorsement (mandatory form with auto service class)

This endorsement provides the following coverages:

- Employees' tools coverage – Provides coverage for tools owned by employees located on the described premise. Coverage automatically includes \$10,000 limit for any one occurrence with a \$1,000 per employee sublimit. These limits may be increased subject to an additional charge.
- Garage liability coverage – Extends coverage to operation of customer's auto in the course of garage operations.
- Defective products and faulty work coverage.
- Repairs and replacement provision – Provides 90% of retail selling price of parts and materials and 100% of hourly labor rate for the repairs or replacement made by the insured to customer's auto if property damage to customer's auto arises out of the insured garage operations resulting from the insured's work or product.
- Vehicle damage to buildings leased by the insured – Provides coverage up to \$5,000 due to property damage caused by a customer's auto to the premise rented to the insured when required by written lease agreement.

Motel Endorsement (mandatory form with motel class)

This endorsement modifies several provisions of the property and liability coverages as follows:

- Property coverage – Amends the business personal property provisions to specify that property belonging to guests is not considered property of others, adds property in motel rooms furnished by the motel operator as business personal property and includes a \$2,500 limit for lock replacement coverage.
- Liability coverage – This endorsement includes a \$25,000 liability for guests' property limit, which is subject to a \$1,000 per guest limit; exclusions specific to these coverages are also included.

Self-Storage Facilities Endorsement (mandatory form with self-storage class)

This endorsement revises several provisions of the property and liability coverages as follows:

- Property coverage – This endorsement expands the building definition to include fences, adds property belonging to your customers as property not covered, adds accrued rental charges as a component of business income coverage and amends coverage to provide employee theft to include personal property of your customers.
- Liability coverage – This endorsement includes a \$50,000 (per occurrence) customers' goods legal liability limit and a \$25,000 (per policy period) sale and disposal liability limit; exclusions specific to these coverages are added; the pollution exclusion is also amended to exclude pollutants brought onto the location by customers; customers' goods legal liability and sale and disposal liability limits do not apply to customers' property in the open.

PROPERTY OPTIONS

Accounts Receivable

The limit of insurance for accounts receivable coverage in the property coverage extensions section of the businessowners coverage form may be increased. An off-premises limit of \$5,000 is also included within this coverage extension; however, higher limits options do not apply to off-premises coverage.

Actual Cash Value – Buildings And Business Personal Property

Building and/or business personal property coverage may be written on an actual cash value basis. This option must be indicated by entry in the declarations for buildings and by attachment of endorsement BP7101 for business personal property.

Automatic Increase In Insurance (Building Limit – Automatic Increase Percent)

The limit of insurance under the businessowners policy applicable to the building is automatically increased during the policy period by an annual percentage shown in the declarations. This percentage is 8% unless a higher or lower percentage is shown in the declarations. There is no option to eliminate this coverage feature.

Building Owner – Property Coverage (Additional Insured)

This endorsement names the building owner as an additional insured when the insured's lease agreement requires the insured to provide building property coverage.

Business Income – Ordinary Payroll

Optional coverage is available under business income to extend the 60-day coverage period for ordinary payroll expenses. The additional coverage may be obtained by increments as indicated in the declarations.

Business Income – Extended Period Of Indemnity

The extended business income additional coverage may be extended to provide additional business income beyond the 30-day coverage period by activating this optional coverage in the declarations.

Computer Protection Plus Extension

This endorsement applies per location and provides the following property coverage extensions:

- Off-premises equipment, media and records: \$10,000; however, coverage is extended to duplicate or backup electronic media and records in storage up to 50% of the valuable papers and records limit by no more than \$50,000 at any one location
- Errors in design
- Computer virus
- Automatic fire extinguishing system recharge
- Electrical injury
- Definition of computer: expanded to include air conditioning equipment used exclusively in data processing operations

Condominium Commercial Unit Owners Operational Coverages

This endorsement provides the following coverages for condominium unit owners:

- Loss assessment – The coverage applies to assessments charged to the unit owners by the condominium association as a result of direct physical loss of or damage to property in which each unit owner has an undivided interest; if the assessment results from a deductible in the association's insurance, the company will not pay more than \$1,000 regardless of the limit of insurance; a \$500 deductible applies to each unit under this coverage.
- Miscellaneous real property – This coverage applies to condominium property that pertains to only the unit owner and that must be insured according to the condominium association agreements.

Convenience Store Optional Coverages

This endorsement includes two optional coverages:

- Unauthorized use of a fuel access card coverage will pay amounts the insured cannot collect due to unauthorized use of a fuel access card after it has been lost or stolen.
- Gasoline or oil contamination coverage pays the cost of replacing gasoline or other petroleum products that have been contaminated by surface water runoff into storage tanks.

Earthquake

This endorsement extends businessowners property coverage against loss by earthquake. Limitations may be applicable in certain states.

Employee Dishonesty

Coverage is available for dishonest or fraudulent acts of the insured's employees at optional limits of \$5,000, \$10,000, \$25,000, \$50,000 or \$100,000 per occurrence.

Optional increased limits for forgery and alteration coverage may be selected only if optional employee dishonesty coverage is also selected. The optional increased limit selected for forgery and alteration coverage and the optional increased limit of employee dishonesty coverage must be the same.

Fire Department Service Contract

This endorsement is designed to be used when maintenance of a service contract with a privately owned fire department is required to apply public protection (fire) classification.

Forgery And Alteration

The \$2,500 limit of insurance for forgery and alteration coverage of the additional coverages section of the businessowners coverage form may be increased. Optional higher limits of \$5,000, \$10,000, \$25,000, \$50,000 or \$100,000 are available.

Laundry/Dry Cleaners Industry Extension

This endorsement provides the following coverages:

- Personal effects (includes tools and equipment or theft): \$5,000
- Extra expense from dependent properties: \$10,000
- Laundry/Dry Cleaner bailee coverage:
 - Provides coverage for the property of others accepted by the insured for cleaning, renovating, pressing, dyeing or repairing laundry
 - Coverage automatically includes \$25,000 limit of property of others in storage and \$25,000 limit for property of others while in transit

These limits may be increased, subject to additional premium charges.

Loss Payable Provisions

This endorsement provides for naming a loss payee, lender's loss payee or loss payee under a contract-of-sale arrangement.

Money And Securities

Coverage for money and securities is available. The limits apply to on-premises and off-premises exposures.

Ordinance Or Law

Coverage applies to buildings specified in the schedule or ordinance or law coverage endorsement on an individual basis or various combinations of the following:

- Covers loss in value of the undamaged portion of the building due to demolition pursuant to a building ordinance or law.
- Demolition cost covers the cost of demolishing and removing the debris of the undamaged portion of the building if demolition is required by building ordinance or law.
- Increased cost of construction covers the increased cost to repair, reconstruct or remodel damaged or undamaged parts of the building to comply with building ordinance or law, following damage to the building by a covered cause of loss.

If indicated in the declarations, this endorsement may also be used to extend coverage for additional loss during the time necessary to repair or replace the damaged building to conform with current building laws or ordinances.

Outdoor Signs

Coverage is available for outdoor signs not attached to an insured building that are the property of the insured or the property of others in the care, custody and control of the insured.

Printers Industry Extension

This endorsement provides the following coverage:

- Theft limitation to \$2,500 for patterns dies, molds and forms is deleted.

Coverage is extended and available only for those risks issued with the following applicable printing classifications: printing NOC, photoengraving, lithographing, engraving, copying and duplicating stores (including photocopy services), mailing or addressing companies (including mailing list compiling services, mailing list publishers and direct mailing companies).

Spoilage Coverage

Direct damage coverage may be extended to cover spoilage of perishable stock caused by the following:

- Breakdown or contamination – Change in temperature or humidity resulting from mechanical breakdown or mechanical failure of refrigerating, cooling or humidity apparatus equipment, including contamination by the refrigerant.
- Power outage – Change in temperature or humidity resulting from electrical power failure, either on or off premises.

Sprinkler Leakage – Earthquake Extension

This endorsement provides coverage for sprinkler leakage that is caused by an earthquake or volcanic eruption.

Utility Services – Direct Damage

Property damage coverage may be extended to cover loss or damage to covered property described in the schedule caused by direct physical loss or damage to off-premises:

- Properties providing water, communication and power supply services
- Overhead transmission and communication lines

Utility Services – Time Element

Time element coverage may be extended to cover loss at the described premises resulting from the failure of utility property located outside the covered building, regardless of whether such property is located on or off premises.

Valuable Papers And Records

The \$10,000 (on-premises) limit of insurance for valuable papers and records/electronic media and records coverage in the property coverage extensions section of the businessowners coverage form may be increased. An off-premises limit of \$5,000 is also included within this coverage extension; however, higher limit options do not apply to off-premises coverage.

LIABILITY OPTIONS

Additional Insured – Coverage For Injury To Co-Employees And/Or Other Volunteer Workers

Liability protection for bodily injury or personal and advertising injury to co-employees or volunteer workers may be added to Section II – Liability of the Businessowners Coverage Form. The coverage is available to employees while acting in the scope of their employment, in covered positions listed in the endorsement or to volunteer workers only while performing duties related to the conduct of the business.

Additional Insured – Controlling Interest

This endorsement provides coverage for additional insureds who control either the insured or the insured's premises.

Additional Insured – Co-Owner Of Insured Premises

This endorsement covers co-owners of the insured premises.

Additional Insured – Designated Person Or Organization

This endorsement includes the person or organization shown in the schedule of the endorsement as an insured, but only with respect to the liability arising out of the ongoing operations of the insured contractor or liability arising out of premises owned by or rented to the insured contractor.

Additional Insured – Engineers, Architects Or Surveyors

This endorsement covers engineers, architects or surveyors engaged by the insured for premises and operations liability. Professional liability is excluded.

Additional Insured – Grantor Of Franchise

This endorsement includes a designated person or organization as an additional insured with respect to the liability as franchisor of your business.

Additional Insured – Lessor Of Leased Equipment

This endorsement is used to include a designated person or organization leasing equipment to the insured for liability that involves contributory negligence and arises out of an occurrence that takes place during the term of the lease. A separate endorsement should be attached for each such lessor named as an additional insured.

Additional Insured – Managers Or Lessors Of Premises

This endorsement is used to include designated persons or organizations as additional insureds for their liability as owners of designated premises leased to the named insured.

Additional Insured – Mortgagee, Assignee Or Receiver

This endorsement covers mortgagees, assignees or receivers on policies covering owners or general lessees. Construction and alterations are excluded.

Additional Insured – Owner Or Other Interests From Whom Land Has Been Leased

This endorsement covers owners or lessors of land leased to the insured. Construction, alterations and post-lease occurrences are excluded.

Additional Insured – State Or Political Subdivisions – Permits Relating To Premises

This endorsement provides coverage for certain premises hazards for governmental organizations issuing permits to owners or lessees.

Additional Insured – Townhouse Associations

This endorsement covers individual townhouse owners for liability arising from membership in townhouse associations.

Additional Insured – Vendors

This endorsement may be added to policies insuring distributors and includes, as an additional insured, a vendor in the schedule of the endorsement, but only with respect to liability arising out of the vendor's sale or distribution of the named insured's products.

Amendment – Aggregate Limits Of Insurance (per location)

The aggregate limit under liability and medical expenses limits may be amended to apply on a per location basis.

Amendment – Liquor Liability Exclusion – Exception For Scheduled Activities Endorsement

This endorsement amends the liquor liability exclusion in Section II – Liability of the Businessowners Coverage form by specifying that the exclusion applies whenever a charge is made for serving or furnishing alcoholic beverages, and when alcohol is served or furnished without charge, if a license is required for the activity. However, this endorsement permits exemption of functions scheduled in the endorsement.

Barbers And Beauticians Professional Liability

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury and advertising injury or other injury that result from the rendering of or failure to render professional services in the operation of a barber shop or beauty salon.

Blanket Additional Insured – Liability Coverage When Required By A Written Agreement

Provides additional insured status for liability on a blanket basis to persons or organizations when it is required by a contract.

Blanket Additional Insured – Real Property Leases

Provides additional insured status for liability on a blanket basis to persons or organizations when it is required by lease agreements of real property.

Blanket Additional Insured – Vicarious Liability Coverage When Required By A Written Agreement

Provides additional insured status on a blanket basis to persons or organizations when it is required by a contract but only with respect to Additional Insured's vicarious liability which results from the insured's negligence.

Business Liability Coverage – Property Damage Liability Deductible (per claim basis) Endorsement Or (per occurrence basis) Endorsement

Optional property damage liability deductibles of \$250, \$500, \$1,000 and \$2,500 are available for business owners' risks. These deductibles apply on either a per occurrence or per claim basis.

Business Liability Coverage – Amendment Of Liability And Medical Expenses Limits Of Insurance

The aggregate limit that applies to the products/completed operations hazard of two times the liability and medical expenses limit may be increased to three times the liability and medical expenses limit if indicated in the declarations.

Church Liability Coverage Extension

This endorsement provides:

- Liability arising out of counseling activities
- Medical payments for church members or volunteers
- Insured status for members, trustees, officials, clergy or volunteers

Limit of insurance shown in the declarations applies.

Coverage For Injury To Leased Workers

This endorsement amends businessowners liability coverage with respect to the employer's liability exclusion to provide that the definition of employee does not include leased employees.

Employee Benefits

This endorsement amends businessowners liability coverage to provide coverage against claims for damages due to the insured's negligent acts, errors or omissions committed in the administration of an employee benefit program that result in the loss of any or all of an employee's benefits.

Employment Practices Liability Coverage (available in select territories)

This endorsement provides coverage for liability damages and defense costs sustained by the insured arising out of a wrongful act of the insured in its employment practices. This claims made endorsement covers claims brought by past, present or prospective employees who allege employment discrimination, wrongful termination or sexual harassment.

Florists Errors And Omissions Liability

This endorsement is used to provide coverage for the insured's liability resulting from errors or omissions in providing florist services.

Funeral Directors Professional Coverage Liability

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury, advertising injury or other injury arising out of the rendering, or failure to render, professional services as a funeral director.

Garagekeepers Plus Endorsement

This endorsement provides the following coverages:

- Garagekeepers coverage applies on a direct primary basis which will respond without regard to legal liability. Both comprehensive and collision coverages must be written subject to deductibles. Coverage extends to mobile equipment and nonowned watercraft while ashore on premise.
- Loss to customer's personal property – This includes up to \$10,000 of customer's personal property in or upon autos left in the insured's care, custody or control under garagekeepers coverage. Garagekeepers deductibles will apply.
- Loss to customer's sound receiving equipment – This includes \$5,000 for each loss of customer's sound receiving equipment in a customer's auto left in the insured's care, custody or control under the Garagekeepers Limit of Insurance. Garagekeepers deductibles will apply.

Hired Auto And Nonowned Auto Liability

This endorsement provides nonowned and/or hired auto coverage. Nonowned auto liability provides coverage for any auto that is not owned, borrowed or hired by the insured. Hired auto liability provides coverage for autos leased, hired or borrowed by the insured. An auto leased with a term of six months or more is treated as an owned auto and is not eligible for this coverage. This endorsement is also not available to insureds who have a policy covering other commercial automobile exposures and will not be available for limited cooking classes. (Limitations may be applicable in certain states.)

Limitation Of Coverage To Designated Premises Or Project

This endorsement limits liability coverage to only those premises, operations and projects specifically designated.

Pharmacists Liability Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal and advertising injury caused by the rendering of, or failure to render, professional services in connection with services in the practice of pharmacy, for operations of a retail druggist or drugstore, including administering or prescribing any drug, consulting, diagnostic, referral or similar service. The endorsement does not apply to any claim resulting from the willful violation of any applicable state statutes.

Liquor Liability (available in select territories)

Liquor liability coverage is available by endorsement for bodily injury or property damage sustained by any person or organization if liability for such injury is imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage.

Motel – Liability For Guests' Property In Safe Deposit Boxes Endorsement (optional form with motel class)

This endorsement amends the Businessowners Coverage Form BP0003 (07/02) by adding a coverage grant to cover guests' property held in a safe deposit box on the insured's premises. It should be used in conjunction with motel endorsement BP0710 (07-02). Coverage is available for guests' property in safe deposit boxes at limits of \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000 per occurrence.

Optical And Hearing Aid Establishments

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury and advertising injury arising out of the rendering of or failure to render professional services by an establishment's certified/licensed opticians or hearing aid specialists while performing services at the designated premises.

Printers Errors And Omissions Liability

This endorsement provides liability coverage for the insured's negligent acts, errors or omissions in providing printing services. The endorsement does not apply to any claim resulting from any publishing function.

Veterinarians Professional Liability Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury and advertising injury arising out of the rendering of, or failure to render, professional services as a veterinarian.

Waiver Of Transfer Of Rights Of Recovery Against Others To Us Endorsement

This endorsement provides that the company's right to subrogation against designated persons or organizations may be waived under certain circumstances, prior to a loss.

Other additional coverages may be available on an individual state basis. Consult with your local EMC branch underwriter.

NOTE: ISO endorsement coverage summaries are not a replacement of contract conditions; refer to policy wording. For a complete listing of limitations, modifications, coverage options and endorsements, refer to ISO – Division Nine Multiple Line – Businessowners Policy Program sub-division and/or EMC's Company Exception State Filing.

EMC's Online Services

At EMC, we know how important ease of doing business is to you. Whether you're working with new or existing accounts, we offer the online services you need most.

It's All On Agent Access

When you log in to Agent Access from www.emcins.com, you'll find helpful information for managing your small business accounts. You can quote commercial accounts, update sales proposals for client presentations and complete a commercial application. You can also make electronic payments and access billing, claim and policy information.

Loss Control Information Online

Your small business clients can also benefit from the extensive loss control information on emcinsurance.com. EMC's Loss Prevention Information Manual features dozens of documents your insureds can use to develop safety programs of their own. To plan for disasters that could harm operations and profitability, policyholders can access the Open for Business Interactive Planner created by the Institute for Business and Home Safety. Your clients can also view past issues of our *Loss Control Insights* newsletter and order from our extensive collection of safety materials.

For answers to any of your questions about EMC's online services, contact Agency and Internet Support at 877-249-0581.

EMC Insurance Companies

EMC Insurance Companies is built on nearly 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.



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