

Why Businessowners Policy Property Plus?

Is your business properly covered in the event of an interruption of utility service to the premises?

This package covers up to \$50,000 for direct or indirect loss caused by the partial or complete suspension of power, water or communication service. (AL, SC, NC \$5,000)

Is your business properly covered in the event there is a total loss to the building?

This package includes \$25,000 for debris removal, which will cover the cost needed to remove debris from the site after a total loss.

Is your property protected against water backup?

This package includes \$15,000 for losses to covered property resulting from water backup from sewers or drains.

Does your building have enough glass coverage?

This package increases coverage for glass breakage up to the building limit or personal property limit.

Does your business have refrigerated goods that could be damaged or lost due to mechanical breakdown or interruption of electrical services?

This package includes \$10,000 in coverage for refrigerated products. This is great for restaurants, delis, grocery stores and convenience stores that have food and drink that could spoil as a result of a loss.

Why Auto-Owners?

Since 1916, Auto-Owners has operated solely through trusted and valued independent agents. We are a Fortune 500 Company and the 16th largest property and casualty insurance company in the nation.

Our products are brought to you through over 6,200 independent agencies serving over 3 million policyholders in 26 states. Auto-Owners continues to strive for “No-Problem”[®] claims service.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy.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.

Businessowners Policy
Property Plus

www.auto-owners.com

12211 (5-12)

Auto-Owners Insurance



Businessowners Policy Property Plus . . .

Provides coverage enhancements to your building and personal property, making sure everything you value is Safe. Sound. Secure.®

Coverages

| Coverage | Limits |
|--|--|
| Accounts Receivable | \$100,000 |
| Arson Reward | \$7,500 |
| Bailees | \$2,500 per item \$5,000 per loss |
| Building Glass Coverage | Up to the building limit or business personal property limit |
| Business Personal Property at Fairs or Exhibitions | \$5,000 |
| Business Personal Property at Newly Acquired Premises | \$500,000 for 90 days |
| Business Personal Property Expanded Coverage | Up to 1,000 feet from premises |
| Business Personal Property in Transit | \$25,000 |
| Business Personal Property Off-Premises | \$25,000 |
| Debris Removal | \$25,000 |
| Electronic Equipment | \$25,000 |
| Employee Dishonesty | \$15,000 |
| Fine Arts, Collectibles, & Memorabilia | \$2,500 per item \$10,000 per loss |
| Fire Department Service Charge <i>(Not available in AZ)</i> | \$5,000 |

| Coverage | Limits |
|--|--|
| Fire Extinguisher & Fire Suppression System Recharge | \$10,000 |
| Forgery & Alteration | \$10,000 |
| Money & Securities | \$15,000 inside or outside premises |
| Newly Acquired or Constructed Property | \$1,000,000 for 90 days |
| Off-Premises Utility Service Failure | \$50,000 \$5,000 <i>(AL, NC and SC only)</i> |
| Ordinance or Law | \$50,000 \$25,000 <i>(AL, NC and SC only)</i> |
| Outdoor Property | \$10,000 (\$1,000 per tree, shrub or plant) |
| Outdoor Signs | \$5,000 |
| Personal Effects & Property of Others | \$15,000 |
| Pollutant Clean-up & Removal | \$25,000 |
| Refrigerated Products | \$10,000 |
| Rekeying of Locks | \$1,000 |
| Salesperson's Samples | \$10,000 |
| Valuable Papers & Records | \$50,000 |
| Water Back-up from Sewers or Drains | \$15,000 |

Contact your local agent today and ask about how you can receive a multi-policy discount from Auto-Owners Insurance!