

# commercial output program

You can *Count on EMC* to support you as an agent and to provide your customers with superior service.



At EMC Insurance Companies, we understand the real value our agents bring to the process of delivering our products and services to current and prospective policyholders. Working together, we can provide comprehensive coverage, local market knowledge and exceptional service to the valued customers we share.

Our Commercial Output Program offers a broad selection of standard and optional coverages to meet almost every property insurance need your business customers face.

## ***Insurance Coverage for Today's Businesses***

Developed by the American Association of Insurance Services (AAIS), this program has been expanded to meet the growing insurance needs of today's business owner, offering broader eligibility, extended coverages and a flexible rating approach.

EMC's Commercial Output Program is specifically designed for medium- to large-sized commercial businesses with multiple locations and subsequent need for inland marine coverage. Each business is risk-sensitive rated, allowing you to tailor the insurance rate to match each client's unique business operations.

The EMC Commercial Output Program is generally available for the following types of businesses:

- Manufacturing
- Institutional
- Industrial
- Retail/Mercantile

The following types of businesses are generally not acceptable for the EMC Commercial Output Program:

- Agricultural risks
- Contractors – all types
- Habitational
- Condominiums – habitational, mercantile and office
- Restaurants – all types
- Vacant or unoccupied buildings

Contact your EMC branch underwriter for additional eligibility information.

## ***Coverages for Added Protection***

In addition to the standard coverages available with EMC's Commercial Output Program, you can tailor coverage to the specific needs of your client's operation with these optional coverages:

- Time element – including business income, extra expense and income coverage from dependent locations
- Earth movement

## *Highlights of key coverages available with the EMC Commercial Output Program*

### BUILDING AND BUSINESS PERSONAL PROPERTY

Business owners can count on blanket coverage for their multiple business locations, without coinsurance.

#### BUILDING PROPERTY

Awnings	Covered
Building Glass	Covered
Fences	Covered (within 1,000 ft of building)
Signs	Covered (whether or not they are attached to covered buildings)
Radio and TV Towers	Covered (within 1,000 ft of building)

#### BUSINESS PERSONAL PROPERTY

In the Open	Within 1,000 ft of building
Computers	Including mechanical breakdown
Mobile Equipment	Covered on/off premises
Pattern or Dies	Covered
Personal Property of Others	Covered

#### AUTOMATIC COVERAGES

Accounts Receivable	\$50,000
Brands or Labels Expense	\$50,000 for cost of stamping or removing
Consequential Loss	Subject to applicable covered property limit
Damage from Theft	Subject to applicable covered property limit
Debris Removal	25% of loss paid plus \$50,000
Electrical or Magnetic Disturbance of Computers	Subject to applicable covered property limit

### AUTOMATIC COVERAGES (cont.)

Emergency Removal	365 days
Emergency Removal Expenses	\$5,000
Expediting Expenses	\$50,000
Fine Arts	\$100,000
Fire Department Service Charges	\$25,000
Fraud and Deceit	\$5,000
Inventory or Appraisal Expense	\$50,000
Off Premises Computers	\$25,000
Off Premises Utility Service Interruption	\$50,000
Ordinance or Law, Undamaged Parts of a Building	Subject to applicable covered property limit
Ordinance or Law Increased Cost to Repair and Demolish	\$100,000 or whichever is less
Personal Effects	\$15,000
Pollutant Cleanup and Removal	\$50,000 per 12-month period
Power Supply Disturbance of Computers	Subject to applicable covered property limit
Property in Transit	\$50,000
Property on Exhibition	\$50,000
Recharge of Fire Extinguishing Equipment	\$50,000
Rewards	\$10,000
Sales Representative Samples	\$50,000
Sewer Backup and Water Below the Surface	\$25,000
Software Storage	\$50,000
Trees, Shrubs and Plants	\$50,000 – named perils
Underground Pipes, Pilings, Bridges and Roadways	\$250,000
Valuable Papers	\$100,000
Virus and Hacking Coverage	\$25,000 per occurrence/ \$50,000 per 12-month period

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.