

EMC Choice[®] BUSINESSOWNERS



EMC Choice[®] Businessowners program offers comprehensive protection for small businesses with enhanced coverages and

Available To Over 380 Small Business Classes

The EMC Choice Businessowners program is available to more than 380 small business classes from auto services to offices to self-storage facilities. We've designed our coverages to specifically meet the extensive needs of small businesses. We've expanded our coverages and classes and increased limits to provide a competitive program for buildings, personal property, automobiles and employees, as well as liability and umbrella coverages.

National Coverage, Local Attention

Because we operate through a network of strategically located offices throughout the country, we're there for you and your clients with the local attention you both deserve — offering outstanding service in the areas of underwriting, loss control and claims.

EMC's Online Services

Whether you're working with new or existing accounts, we offer the online services you need most. When you log in to Agent Access from www.emcins.com, you can quote commercial accounts, update sales proposals for client presentations or complete a commercial application.

Loss Control Information Online

Your small business clients benefit from the extensive loss control information on www.emcins.com. EMC's online 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.

A Competitive Businessowners Product For Your Customers

You and your small business customers can *Count on EMC* to protect what they have worked so hard to achieve. By choosing the EMC Choice Businessowners product from EMC Insurance Companies, you and your clients will get the great coverage and local attention you deserve. Contact your local EMC underwriter for additional EMC Choice information.

EMC Choice[®] Businessowners

GENERAL ELIGIBILITY

The most desirable risks for the EMC Choice Businessowners 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

REQUIREMENTS FOR SPECIFIC CLASSES

AUTO SERVICES

- \$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
- Primary operations are the repair and service of private passenger vehicles and light trucks
- Incidental watercraft, motorcycle, ATV and farm machinery repair acceptable

CONVENIENCE STORES

- \$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)

MERCANTILE

- \$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

MOTELS

- \$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 125 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

OFFICES

- \$10 million maximum sales/receipts per location
- Maximum \$10 million combined insured value for each building and business personal property
- Maximum \$35 million in total insured value for any one location
- No building can be taller than 6 stories in height
- Maximum 50,000 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

PROCESSING AND SERVICE OPERATIONS

- \$10 million maximum sales/receipts per location
- For eligible laundry and dry cleaning risks with bailees coverage, maximum \$5 million sales/receipts for all locations
- Maximum 50,000 sq ft per location
- For eligible printer risks, maximum \$6 million in combined insured value for all buildings and personal property 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 off-premises operations

RESTAURANTS/LIMITED COOKING

- \$10 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 10,000 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

SELF-STORAGE FACILITIES

- \$10 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 or be within a fully enclosed and secured building
- 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

WHOLESALE AND DISTRIBUTORS

- \$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
- No more than 25% of annual gross sales may be derived from retail operations
- Eligible classifications do not include manufacturer representatives, contractors or importing operations (products imported by wholesale risk directly overseas)

COVERAGE HIGHLIGHTS

By selecting the EMC Choice Businessowners endorsement, your customer receives a well-rounded selection of coverage 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.

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

**EMC Insurance Companies
Home Office**

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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	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.



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.

