



Otsego County Patrons Co-op's Own
Hometown
Community
Series

Insurance programs designed for hometown businesses.

Art & Craft Shop Policy

The Business Owners Policy contains these valuable coverages:

Additional Expense - \$1000 to continue business as usual after a covered loss

Debris Removal – up to \$5000 in addition to policy limits for removal of debris of damaged property after a covered loss

Loss of Income – for up to 3 months when your business is interrupted by a covered loss

Fire Legal Liability – up to \$50,000 to cover your liability for fire damage to real property rented to or occupied by your business



Other available coverages include: Accounts receivable, employee dishonesty, exterior signs, money & securities, personal injury liability, sprinkler leakage, and valuable papers & records.

As an extra add-on the Art & Craft Shop Coverage Endorsement adds these valuable coverages at one low price:

Additional Expenses - \$2000 to maintain operation after covered loss

Special Valuation Clause – Antique and Collectible Articles – values the antique and collectible merchandise at the insured's cost, including the expenses of repairing, refinishing or restoring the piece

Selling Price Clause – values goods sold but not delivered at their actual sale price

Business Credit Card, Forgery & Counterfeit Money - \$2000 including loss from acceptance of counterfeit paper money

Newly Acquired Locations - \$5000 for business property at new locations for 30 days

Business Property of Others not on Consignment - \$2000 while in the care, custody or control of the insured

Property of Others Held for Sale on Consignment - \$5000 to cover property of others held by the insured for sale on consignment

Business Property at Exhibitions - \$5000 property at shows or exhibitions

Transportation Coverages - \$2000 property in the course of transportation

Exterior Signs - \$2000 to repair or replace damaged signs

Exterior Glass - \$1000 for direct physical damage to exterior glass

Interior Glass - \$1000 for damage to interior glass including mirrors

Lock Replacement - \$500 to replace locks when keys are lost

Trees, Plants and Shrubs - \$250 for loss caused by a covered peril

Power Interruption - \$100/day for 10 days for loss of earnings from interruption of power, water or communications services

Money & Securities - \$2000 for loss by destruction, disappearance or theft

Personal Effects - \$250 for the loss or damage of insured's personal effects

Outdoor Fixtures- \$2000 for outdoor fixtures on the insured premises

Valuable Papers & Records - \$2000 for loss or damage to valuable papers & records on business premises

Accounts Receivable - \$1000 for loss from damage to billing records

Employer's Non-Ownership Automobile Coverage – covers claims from employee's use of their autos in your business up to business liability