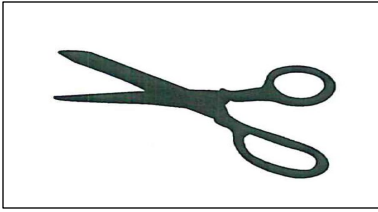


Otsega County Patrons Co-op's Own



Hometown

Community

Series

Insurance programs designed for hometown businesses.

Barber/Beauty Shops 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 Barber/Beauty Shops Coverage Endorsement adds these valuable coverages at one low price:

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

Beauty/Barbershop Professional Liability – at same limits as business liability

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

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

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

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

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 of Customers – Up to \$250 for the loss or damage to any personal effects belonging to customers while on the insured premises

Professional Equipment Away from Premises - \$500

Property in Transit - \$2000 for property with a common carrier

Signs – Away from Premises - \$2000 for loss or damage to signs at other locations

Suppliers, Leaders, Customers - \$2500/30 days for loss of earnings from interruption of operations at supplier, customer or leader properties

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