



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

Insurance programs designed for hometown businesses.

Professional Office Program 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 Professional Office Program Policy Coverage Endorsement adds these valuable coverages at one low price:

Accounts Receivable - \$2000 for loss from damage to accounts receivable on the described premises

Additional Expense - \$2000 to maintain operation after a covered loss

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

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

Business Property of Others - \$2000 for loss to property of others in your care, custody or control

Computer Equipment and Media - \$2500 to cover computers, peripherals and media for direct physical loss or damage

Employee Dishonesty – up to \$2000 for loss of money, securities and other business property by any fraudulent or dishonest act committed by your employee

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

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

Loss of Income – Loss or Damage to Contingent Properties - \$2500 in first 30 days following loss or damage by an insured peril to a supplier or customers

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

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

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

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