

*Otsega County Patrons Co-op's Own*



*Hometown*

*Community*

*Series*

Insurance programs designed for hometown businesses.

## Retail/Wholesale Stores 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 Retail/Wholesale Stores Coverage Endorsement adds these valuable coverages at one low price:**

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

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

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

Business Property Transportation Coverage - \$2000 for property with common carrier

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

Loss of Income – Loss or Damage to Contingent Properties - \$2500/30 days for the loss of earnings from interruption of operations at a business upon which your business depends

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

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

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

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