

Otsego County Patrons Co-op's Own



Community

Community

Series

Insurance programs designed for hometown businesses.

Service & Social Clubs

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 Service & Social Clubs Coverage Endorsement adds these valuable coverages at one low price:

Club Property & Paraphernalia – up to \$10,000 per occurrence for direct physical damage or loss to your personal property and paraphernalia

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

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

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