

PEKIN INSURANCE ALSO PROVIDES OTHER COVERAGES FOR YOUR BUSINESS

- ◆ Workers Compensation
- ◆ Commercial Automobile
- ◆ Commercial Umbrella
- ◆ Boiler & Machinery
- ◆ Bonds
- ◆ Pensions
- ◆ Tax-Deferred Plans
- ◆ Business Life Insurance Plans
- ◆ Group Life and Health Plans

PEKIN INSURANCE PROVIDES PERSONAL COVERAGES, ALSO

- ◆ Automobile
- ◆ Homeowners and Mobile Homeowners
- ◆ Motorcycle and Recreational Vehicle
- ◆ Boatowners and Inland Marine
- ◆ Dwelling Fire and Liability
- ◆ Personal Umbrella
- ◆ Life, Health, and Disability Coverages
- ◆ Retirement (IRA, Keogh, SEP, Deferred Compensation)
- ◆ College Education Plans
- ◆ Mortgage Insurance

The Pekin Insurance Businessowners Package Designed for Funeral Homes

(Professional Liability Coverage Optional)

For a coverage review and premium quotation, see your local professional Pekin Insurance Agent

Premium Payment Plans Available

- ◆ Annually
- ◆ Quarterly
- ◆ Monthly



NOTE: This brochure is designed to give the basic outline of coverages provided in Pekin Insurance's Businessowners Policy. It does not include all the features, exclusions, and limitations of the policy. Your agent can explain the exact details of the policy.

880 (Revised July 1998)

Funeral Home Insurance

Businessowners Insurance
Businessowners Insurance
Businessowners Insurance
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Pekin Insurance Businessowners
Funeral Home Package



PROPERTY COVERAGES

The Standard Property Coverage Form provides either replacement cost or actual cash value coverage on buildings and replacement cost coverage on business personal property on the following named perils.

- ◆ Fire
- ◆ Lightning
- ◆ Explosion
- ◆ Windstorm or Hail
- ◆ Smoke
- ◆ Aircraft or Vehicles
- ◆ Riot or Civil Commotion
- ◆ Vandalism
- ◆ Sprinkler Leakage
- ◆ Sinkhole Collapse
- ◆ Volcanic Action
- ◆ Transportation

The Special Property Coverage Form provides either replacement cost or actual cash value coverage on buildings and replacement cost coverage on business personal property, including money and securities, for risk of direct physical loss or damage, subject to exclusions.

ADDITIONAL COVERAGES

- ◆ Debris Removal
- ◆ Preservation of Property
- ◆ Fire Department Service Charge
- ◆ Business Income
- ◆ Extra Expense
- ◆ Pollutant Cleanup and Removal
- ◆ Personal Property at Newly Acquired Premises
- ◆ Personal Property Off Premises
- ◆ Outdoor Property
- ◆ Valuable Papers and Records \$2,500

In addition to the above coverages, the following are also included in the Special Property Coverage Form.

- ◆ Collapse
- ◆ Water Damage

LIABILITY COVERAGES

- ◆ Bodily Injury, Property Damage with \$300,000 limit for:
 - A. Premises Operations
 - B. Contractual Liability
 - C. Products/Completed Operations
- ◆ Personal Injury Liability
- ◆ Advertising Injury Liability
- ◆ Fire Legal Liability Up to \$50,000
- ◆ Host Liquor Liability
- ◆ Broad Form Property Damage
- ◆ Employees as Insureds
- ◆ Worldwide Products
- ◆ Spouses as Additional Insureds
- ◆ Medical Payments Coverage \$5,000

ADDITIONAL COVERAGES

The following coverages are included in the policy or added by endorsement at no additional charge.

- ◆ Accounts Receivable \$2,500
 - ◆ Valuable Papers and Records \$2,500
 - ◆ Outdoor Sign (Attached) \$2,500
 - ◆ Personal Property (Off Premises) \$2,500
 - ◆ Personal Effects
 - ◆ Non-Owned Personal Property
 - ◆ Business Personal Property in Transit
 - ◆ Newly Acquired or Constructed Property
 - ◆ Incidental Malpractice Coverage
 - ◆ Water Damage Legal Liability
 - ◆ Arson Reward \$2,500
 - ◆ Fire Extinguisher Recharge Coverage \$1,000
 - ◆ Automatic Coverage - Newly Acquired Organizations
 - ◆ Hired and Non-Owned Auto Liability
 - ◆ Money and Securities
- This coverage included in the Special Property Coverage Form only.

OPTIONAL COVERAGES

- ◆ Deductible Options
Property Coverages
\$100, \$500, \$1,000, \$2,500, \$5,000
(Standard is \$250)
- ◆ Increased Limits
Liability
\$500,000 or \$1,000,000
(Standard is \$300,000)
- ◆ Increased Limits
Fire Legal Liability
- ◆ Automatic Increase in Building Insurance
0%, 6%, 8%, 10%
(4% is included)
- ◆ Burglary & Robbery
Standard Property - Coverage Form Only
- ◆ Employee Dishonesty
- ◆ Exterior Glass
- ◆ Outdoor Signs
- ◆ Accounts Receivable
- ◆ Additional Insureds
- ◆ Building Ordinance Coverage
- ◆ Computer Coverage
- ◆ Earthquake
- ◆ Mine Subsidence
Illinois and Indiana
- ◆ Professional Liability Coverage
Property Damage
Care, Custody, and Control
- ◆ Refrigerated Products
- ◆ Valuable Papers and Records
- ◆ Voluntary Property Damage
- ◆ Damage to Buildings and Property
Caused by Motor Vehicles

