



DELUXE BUSINESSOWNERS *Coverage & Endorsements*

All of the coverages below are available on your Pekin Insurance® Deluxe Businessowners Policy. Please refer to your agent for coverage limits and pricing.

- **Building**—Coverage for buildings you own, such as an office or storage building for your equipment.
- **Business Personal Property**—Coverage for contents such as office supplies and furniture of a building you normally occupy.
- **General Liability***—Provides liability and medical expense coverage for your business.
- **Property Enhancement Endorsement**—A comprehensive property coverage endorsement which includes the following coverages and more:
 - Accounts Receivable (\$100,000 Inside and \$25,000 Outside)
 - Attached Outdoor Sign (Included in the applicable limit of insurance)
 - Business Personal Property While in Transit (\$25,000)
 - Business Personal Property Temporarily Off Premises (\$25,000)
 - Debris Removal—Additional Coverage (\$25,000)
 - Detached Outdoor Sign (\$10,000—Coverage is broadened to include Special Form Perils)
 - Electronic Data Restoration (\$10,000)
 - Employee Dishonesty (\$25,000)
 - Fine Arts (\$25,000 per occurrence/\$5,000 per item)
 - Fire Department Service Charge (Not available in AZ) (\$15,000)
 - Forgery or Alteration (\$25,000)
 - Lock Replacement (\$2,500)
 - Money Orders and Counterfeit Money (\$10,000)
 - Money and Securities (\$15,000 Inside and \$15,000 Outside)
 - Newly Acquired or Constructed Property—Buildings (\$1,000,000) (90 days)
 - Newly Acquired or Constructed Property—Business Personal Property (\$500,000) (90 days)
 - Ordinance or Law—Increased Cost of Construction (\$25,000)
 - Ordinance or Law—Demolition Cost (\$25,000)
 - Ordinance or Law—Undamaged Portion of Building (Included in Building Limit)
 - Outdoor Fence (\$10,000—Coverage is broadened to include Special Form Perils)
 - Outdoor Radio and Television Antennas (Including Satellite Dishes) and Outdoor Trees, Shrubs, or Plants (\$10,000 per occurrence/\$1,000 per tree, shrub, or plant)
 - Peak Season Coverage (Automatically Increase Business Personal Property Coverage by 30%)
 - Personal Effects for Owners, Officers, Partners, or Employees (\$25,000)
 - Pollutant Clean Up and Removal (\$25,000)
 - Spoilage—Power Outage (\$10,000)
 - Valuable Papers and Records (\$100,000 Inside and \$25,000 Outside)
 - Water Back-up of Sewers or Drains (\$25,000 aggregate per location)

BUSINESSOWNERS POLICY

Coverage & Endorsements

- **Hired and Non-Owned Auto Liability**—Liability coverage for autos used in your business which are not owned by the business.
- **Liability Enhancement Endorsement**—A comprehensive liability coverage endorsement which includes all of the following coverages:
 - Supplementary Payments for Cost of Bail Bonds (up to \$3,000)
 - Supplementary Payments for Loss of Earnings for Time Off Work to Assist Us in Investigation or Defense of a Claim (up to \$350 per day)
 - Automatic Coverage—Newly Formed or Acquired Organizations (180 days) (up to policy limit)
 - Voluntary Property Damage (\$2,500 per occurrence/\$5,000 per policy period)
 - Automatic Additional Insured Status When Required in a Written Contract – Lessor of Leased Equipment (up to your policy limit)
 - Automatic Additional Insured Status When Required in a Written Contract or Agreement – State or Governmental Agency or Political Subdivision – Permits Issued in Connection With the Named Insured’s Premises (up to your policy limit)
 - Automatic Additional Insured Status When Required in a Written Contract – Manager or Lessor of Premises (up to your policy limit)
 - Knowledge of an Occurrence or Suit – Broadened Notice Requirement (up to your policy limit)
 - Broadened Definition of Bodily Injury (up to your policy limit)
- **Business Income Coverage***—Provides on an actual loss sustained basis for up to 12 months, coverage for loss of business income you sustain due to a shutdown of your business operations resulting from a covered loss. Included in Business Income Coverage is 60 days of ordinary payroll expense.
- **Extra Expense Coverage***—Provides on an actual loss sustained basis for up to 12 months, coverage for necessary extra expenses you incur that you would not have incurred resulting from a covered loss to avoid or minimize the shutdown of your business operations.
- **Employment Practices Liability Coverage**—Provides coverage for damages arising from negligent employment practices. \$50,000 limit with a \$5,000 deductible and no underwriting. (Other deductibles and limits available with underwriting and application.)
- **Equipment Breakdown Coverage**—Provides additional coverage for direct physical damage to covered property that is a direct result of fortuitous loss to covered equipment caused by mechanical breakdown; artificially generated electrical current; explosion of steam boilers, steam pipes, steam engines, or steam turbines owned, leased, or operated under the insured’s control; and loss or damage to steam boilers, steam pipes, steam engines, steam turbines, hot water boilers, or other water heating equipment caused by or resulting from a condition or event inside the boilers or equipment.
- **Earthquake**—Coverage for damage to your building and contents as the result of an earthquake.

Class-Specific Optional Endorsements with tailor-made coverages available for qualifying Apartment Building risks, Restaurants, and Self-storage Facilities.

*Coverage is automatically included at no extra charge in your Pekin Insurance Deluxe Businessowners Policy.

Disclaimer: This flyer is designed to give you a basic description of coverages available under your Deluxe Businessowners Policy. It does not provide any coverage. Contact your Pekin Insurance agent for an explanation of the exact terms of the contract.

