



DELUXE BUSINESSOWNERS POLICY

Business Coverage Beyond the Basics

When you run or own a business, you need all the help you can find. It's far from easy!

That's why Pekin Insurance offers the following deluxe businessowners policy (BOP) coverages to safeguard your hard work:

- **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.
- **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.
- **Peak Season:** Your Business Personal Property limit automatically increases by 25% to provide for seasonal variations.
- **Employment Practices Liability Coverage:** For damages arising from negligent employment practices.
- **Equipment Breakdown Coverage:** Provides additional coverage for direct physical damage for accidental 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.

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PROPERTY ENHANCEMENT ENDORSEMENT

Enhanced coverages for your Deluxe BOP are available with the purchase of the optional Deluxe Businessowners Property Enhancement Endorsement.

Some of the valuable coverages included in this endorsement are:

- **Water Back-Up of Sewers or Drains:** Provides up to \$25,000 annual aggregate per location for damage to your covered property while at a covered location caused by water which backs up through or overflows from a sewer or drain or overflows from a sump.
- **Employee Dishonesty Coverage:** Provides coverages up to \$25,000* for loss of or damage to your business personal property and money and securities resulting from dishonest acts committed by your employees.
- **Forgery or Alteration:** Provides coverage up to \$25,000* for loss resulting from altered or forged checks.
- **Money Orders and Counterfeit Money:** Provides coverage up to \$10,000 for loss resulting directly from you accepting in good faith, in exchange for merchandise or services, money orders that are not paid upon presentation or money which is counterfeit.

- **Business Personal Property Off Premises:** Provides coverage up to \$25,000* to extend your Business Personal Property Coverage while temporarily at a premises you do not own, lease, or operate.
- **Spoilage Due to Power Outage:** Provides up to \$10,000 of coverage for loss of your perishable stock that spoils due to interruption of electrical power.
- **Peak Season:** Your limit of insurance for Business Personal Property will automatically increase by 30% to provide for seasonal variations.

**This limit can be increased*

This flyer is designed to give you a basic description of coverage and coverages available under a Deluxe Businessowners Policy. It does not provide any coverage.

