



FARMERS



*The Farmers[®]
Program for*

Beverage

*Wholesalers
and Distributors*



*A package
of coverage
designed
for you!*

Farmers offers you:

■ **Custom coverages that minimize possible gaps and costly duplications**

Our Wholesalers and Distributors Program offers a wide range of coverages for your business. And, it can be tailored to meet your specific property, liability and other insurance needs.

■ **Professional agents and underwriters, specialists in the Beverage Wholesaler/Distribution Industry**

Our agents and underwriters are highly trained professionals who specialize in providing insurance to Wholesalers and Distributors. They know your unique insurance concerns and they understand your business.

■ **Competitive and flexible pricing**

We offer flexible pricing plans designed to reflect the unique characteristics of your business, taking into consideration limits, coverage and deductible requirements, past loss experience and loss prevention efforts, and hazard control and safety protection features.

■ **The high-quality service you deserve**

You expect quality and value for your premium dollars. And that is what you will get — customized coverage accompanied by excellent service through professional, knowledgeable and responsive agents and claims representatives.

Choose Farmers' Primary or Premier Coverage Package

Property coverage includes:

	Primary Package limits	Premier Package limits
Buildings – Replacement Cost	\$ _____	\$ _____
Personal Property – Replacement Cost	\$ _____	\$ _____
Blanket Business Personal Property	Not Available	Included
Earthquake	Optional*	Optional*
Earthquake Sprinkler Leakage	Optional	Optional
Preservation of Property	30 days	60 days
Fire Department Service Charge	\$2,000	\$5,000
Business Income and Extra Expense	12 Months Actual Loss Sustained	12 Months Actual Loss Sustained
Exterior Building Glass	Included in Building Limits	Included in Building Limits
Newly Acquired or Constructed Locations	\$500,000	\$1,000,000
Business Personal Property at Newly Acquired or Constructed Locations	\$100,000	\$500,000
Business Personal Property Off Premises	\$15,000 Any Location	\$50,000 Any Location
	\$5,000 In Vehicle	\$15,000 In Vehicle
	\$15,000 Salesperson	\$25,000 Salesperson
Valuable Papers and Records	\$5,000** on Premises/\$2,500 off Premises	\$15,000** on Premises/\$2,500 off Premises
Accounts Receivable	\$5,000** on Premises/\$2,500 off Premises	\$15,000** on Premises/\$2,500 off Premises
Employee Dishonesty	\$5,000**	\$20,000**
Building Ordinance	Undamaged Portion – Optional**	Undamaged Portion – Included
	Demolition – Optional**	Demolition – \$50,000**
	Increased Cost of Construction – \$5,000**	Increased Cost of Construction – \$50,000**
Businessowners Special Form Computer Coverage	\$15,000**	\$30,000**
Money and Securities	\$10,000**	\$20,000**
Product Recall Expense	\$10,000	\$100,000
Brands and Labels	Not Available	\$25,000
Backup Sewers and Drains	\$1,000**	\$1,000**
Fire Extinguisher Recharge Expense	\$5,000	\$15,000
Business Personal Property – Seasonal Increase	25%	25%
Arson Reward	\$5,000	\$5,000
Crime Conviction Reward	\$5,000	\$5,000
Outdoor Signs	\$5,000**	\$10,000**
Lock Replacement	\$1,000	\$5,000
Premises Boundary	100 ft	1,000 ft
Mechanical Breakdown	Optional	Optional
Spoilage	Optional	Optional
Transportation Coverage	Optional	Optional
(all means of Inland Conveyance)		

Business Owners Liability coverage:

Premises/Products & Completed Operations	Reasonable Expense
Personal Injury	Medical Expense
Advertising Injury	Tenants Legal Liability
Bail Bonds	Employee Benefits Liability

Business auto coverage:

Bodily Injury/Property Damage	Personal Injury Protection
Uninsured Motorists	Comprehensive
Underinsured Motorists	Collision
UM Property Damage	Towing
Medical	



*Not available in all territories.

**Optional higher limits are available.



Umbrella coverage

No one ever expects to encounter a loss that exceeds the limits of their policy, but unfortunately in today's business environment losses of this size can and do happen. You read more and more about catastrophic losses and the high jury awards resulting from liability lawsuits. *Do you know if your current coverage offers sufficient protection against such events?* **Sometimes not knowing can be very expensive.**

As the name implies, Farmers Commercial Umbrella policy goes "over the top" of your existing business liability coverage, offering \$1 million or more of added financial security for your business.

Workers' Compensation:

Farmers is constantly looking for ways to help reduce your insurance costs. We're working to reduce skyrocketing Workers' Compensation costs through managed care and fraud programs, highly trained claims personnel, and other services "custom-designed" to reduce your insurance costs.

Allow Farmers to provide your business and Workers' Compensation insurance, and you may be eligible for a reduced premium (available only in certain states). At Farmers, you'll find the best value for your insurance dollars. Check with us today for information.

Other coverages available:

You can complete your business and personal asset insurance with these additional coverages from Farmers.

■ **Business Life**

- Simplified Employee Pension
- Qualified Pension Plan
- Partnership Insurance
- Sole Proprietor Insurance
- Stockholder Insurance

■ **Personal Insurance**

- Autos
- Home
- Life

This brochure contains a general description of the package and is not a policy contract. The policy itself should be read for your actual coverages and exclusions.



F A R M E R S

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