



## *Real Estate*

The Real Estate Businessowners Policy provides specific coverage sections, Property, Auto (optional), Crime and Liability, and allows you to select the package, Primary or Premier, and Optional Coverages to meet your business insurance needs. Workers Compensation should always be added.

### *Property*

Provides coverage for building(s) and/or business personal property as described in the policy declarations.

### *Auto*

Provides coverage for business auto(s); BI/PD, Medical Payments, UM/PIP, Physical Damage, Optional Equipment and Towing.

### *Crime*

Provides coverage for Employee Dishonesty, Money and Securities, Forgery/Alteration and Counterfeit Currency.

### *Liability*

Provides coverage should the business owner become legally obligated to pay damages as a result of business operations.

### *Work Comp*

Disability (loss of income)  
Medical Payments  
Survivor Benefits  
Rehabilitation  
Employers Liability Coverage

### *Primary Coverages*

Accounts Receivable  
Backup Sewer and Drain  
Business Income  
Computer Equipment  
Debris Removal  
Fire Department Service Charge  
Lock Replacement  
Newly Acquired Buildings  
Outdoor Signs  
Personal Property Off Premises  
Pollution Clean Up  
Valuable Papers and Records

### *Premier Coverages*

Contains Primary Package with increased limits.  
Coverages below are additional:  
Business Income Dependent Properties  
Equipment Breakdown  
Extended Replacement Cost  
Perishable Goods  
Tenants Move Back

### *Optional Coverages*

Optional coverages available:  
Business Income Dependent Properties  
Earthquake  
Earthquake Sprinkler Leakage  
Fine Arts  
Employee Benefits Liability  
Employers Liability  
Outdoor Fence and Walls

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& ASSOCIATES

