



Retail/Service

The Retail/Service Businessowners Policy provides specific coverage sections, Property, Auto (optional), Crime and Liability, and allows you to select the package, Primary or Premier, as well as 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
Bailee Coverage
Business Income
Computer Equipment
Fire Department Service Charge
Newly Acquired Buildings
Outdoor Signs
Personal Property Off Premises
Pollution Clean Up
Spoilage
Trees Plants and Shrubs
Valuable Papers and Records

Premier Coverages

Contains Primary Package with increased limits.
Coverages below are additional:
Business Income 72 Hour Buyback
Equipment Breakdown

JONES
& ASSOCIATES



Optional Coverages

Optional coverages available:
Backup Sewer and Drains
Spoilage
Earthquake
Earthquake Sprinkler Leakage
Fine Arts
Tenants Glass
Tenants Improvements and Betterments
Employee Benefits Liability
Employers Liability
Liquor Liability