



Businessowners Premier Endorsement

You can provide your insured with additional coverages for their Businessowners policy at minimal cost.

These additional extensions of coverage will provide your policyholder with a number of coverages that their policy may not currently contain. These coverages are “bundled” in one endorsement for ease of use. The insured will receive a discounted premium since we do not have to issue numerous endorsements.



This endorsement provides the following extensions of coverage:

Extension of Coverage	Coverage Limits
Accounts receivable	\$25,000 on premises/\$10,000 off premises
Business personal property- off premises	\$20,000
Covered property extension	Increased to property within 1,000 feet
Debris removal	\$25,000 for each location
Employee dishonesty	\$10,000 – subject to a \$500 deductible
Food contamination business interruption	30 day business income
Increased cost of construction (Ordinance or Law) <i>Applies only to buildings written with Replacement Cost Coverage.</i>	\$50,000 – subject to policy deductible
Lock replacement	\$500 for any occurrence
Off-premises power failure	30 day business income
Outdoor property <i>\$500 maximum on any one tree, shrub or plant.</i>	\$10,000
Personal effects	\$10,000
Pollution clean up	\$25,000
Reward reimbursement <i>For information that leads to a criminal conviction.</i>	\$5,000
Valuable papers and records	\$25,000 on premises/\$10,000 off premises
Water backup from sewer, drain or sump	\$10,000 – subject to a \$500 deductible

This descriptive exhibit contains only a general description of coverages and is not a statement of contract. All coverages will be subject to the exclusions and conditions printed in the policy.