



# Businessowners Policy

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# Protect your small business with the coverage that you need, with a Businessowners Policy from Mutual of Wausau

Our Businessowners Policy (BOP) gives you access to a wide variety of optional coverages in one convenient package. Combining property and liability insurance, a BOP offers comprehensive coverage to you for an affordable price. It protects you and your business for things such as loss to your property, suspended operations, lawsuits from bodily injury, or property damage to others.

# Mutual of Wausau offers many optional coverages for your unique business needs. These valuable coverages include:

### **Property:**

- Building
- · Business Personal Property
- · Loss of Income
- Equipment Breakdown
- Liability
- · Accounts Receivable
- Automatic Increase Coverage A &/or B
- Condominium Loss Assessment Coverage
- Condominium Unit Owners Coverage
- · Employee Dishonesty
- · Fine Arts
- Fire Department Service Charge
- Forgery Coverage
- Functional Replacement Cost Valuation Building
- Money and Securities Coverage
- Ordinance or Law Extension
- Outdoor Signs

- Property Additional Coverage Endorsement (PACE)\*
- · Seasonal Increase
- Spoilage
- Theft
- Utility Services Disruption Coverage A &/or B
- Utility Service Disruption Time Element
- Valuable Papers and Records
- · Water Backup and Overflow

### Liability:

- Additional Insureds
- Additional Premium Off-Premises Operations
- Barbers and Hairstylists
- Expanded Coverage for Property Damage to Rented Premises
- Non-Owned/Hired Auto

# \*Property Additional Coverage Endorsement (PACE)

This comprehensive package offers you a simple way to add the most popular coverages at the limits below:

- Accounts Receivable At the described premises \$20,000
- Accounts Receivable Away from the described premises \$5,000
- Business Personal Property Off Premises \$15,000
- Employee Dishonesty \$10,000
- Forgery \$5,000
- Outdoor Signs \$10,000
- Personal Effects \$5,000
- Spoilage \$10,000
- Valuable Papers and Records At the described premises \$15,000
- Valuable Papers and Records Away from the described premises \$5,000





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# **Eligible BOP Classifications**

# **Office**

**Examples:** Accountants, Engineers, Medical, Professionals, or Agencies

## Warehouse

**Examples:** Self-Storage

## Retail

**Antiques** Clothing Hardware Record/Music **Appliances** Coffee Health Food Religious Art Gallery Coins **Hobby Craft** Retail NOC **Arts and Crafts** Ice Cream Computer Sewing Machines Athletic Cosmetics Jewelry Shoe Dairy Kitchen Accessories Souvenir Bakery Barber/Beauty Delicatessen Lamp and Lighting **Sporting Goods** Supplies Liquor Fabrics & Athletic Mail Box Stationary/Paper Bath **Florists** Bicycle Fruit Musical Instruments Toys **Books** Furniture Office Supplies Trophy Vacuum Cleaners Camera Garden Paint and Wallpaper Gift Photographic Candy Wigs Window Coverings China **Greeting Cards** Picture Framing Clock Grocery Plumbing Fixtures

### **Service**

Appliance Service/	Copy & Duplicating	Laundries (receiving)	Shoe Repair
Repair	Dressmakers	Locksmiths	Tailors
Art Studios	Dry Cleaners	Mailing and	Taxidermists
Auctions on Premises	(receiving)	Addressing	Television/Radio
Barber Shops	DVD and Game	Musical Instrument	Repair
Beauty Salons	Rental	Repair	Tuxedo Rental
Bicycle Repair	Engravers	Photography Studios	Watch/Clock Repair
Camera Repair	Jewelry Repair	Printers	