



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

(Continued on back)



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	Computer	Ice Cream	Sewing Machines
Athletic	Cosmetics	Jewelry	Shoe
Bakery	Dairy	Kitchen Accessories	Souvenir
Barber/Beauty	Delicatessen	Lamp and Lighting	Sporting Goods
Supplies	Fabrics	Liquor	& Athletic
Bath	Florists	Mail Box	Stationary/Paper
Bicycle	Fruit	Musical Instruments	Toys
Books	Furniture	Office Supplies	Trophy
Camera	Garden	Paint and Wallpaper	Vacuum Cleaners
Candy	Gift	Photographic	Wigs
China	Greeting Cards	Picture Framing	Window Coverings
Clock	Grocery	Plumbing Fixtures	

Service

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