



Agency Name: _____ Agency Code: _____

In the chart below, please indicate your agency's preference for any or each item in the **Agency Selection** column. These options apply to **all** of your agency's new businessowners quotes. If the **Agency Selection** is left blank for any item, the coverage and/or limits in the **Default** column will automatically be used for all new business quotes.

Broadened Property Endorsement Options: **Restaurants and Taverns*** **Restaurants and Taverns Ultra*** **None**

**See the Restaurants and Taverns Property Endorsement Coverage Chart on page 3 for a breakdown of coverages. This will default to Restaurants and Taverns if no selection is made.*

Businessowners Property			
Coverage	Default	Options	Agency Selection
Accounts Receivable	\$25,000 on premises and \$5,000 off premises included in coverage form	\$25,000 to \$100,000	
Building Coverage for Tenants	\$25,000	\$25,000 minimum	
Automatic Increase to Insurance (Building Inflation Percentage)	2%	2% - 16% (even numbers only)	
Earthquake	No	Yes/No	
Employee Dishonesty	\$5,000	\$0, \$5,000 or \$10,000	
Extended Business Income	60 days included in coverage form	60 or 90 days	
Food Contamination	\$10,000 limit	None or \$10,000 minimum	
Food Contamination - Additional Advertising	\$3,000 limit	None or \$3,000 minimum	
Forgery	\$5,000 included in coverage form	\$5,000 or \$10,000	
Money & Securities - Inside	\$5,000	\$50,000 maximum	
Money & Securities - Outside	\$5,000	\$50,000 maximum	
Ordinance or Law	Limited Coverage	Limited or Enhanced	
Personal Effects of Customers	\$5,000 included in coverage form	\$5,000 minimum	
Business Personal Property Off Premises	\$15,000 included in coverage form	\$15,000 minimum	
Sewer Backup	\$5,000	\$25,000 maximum	
Outdoor Signs / Awnings / Tents	\$5,000	Any limit	
Spoilage	\$5,000	Any limit	
Utility Services - Time Element	\$10,000	Any limit	
Valuable Papers	\$25,000 on premises and \$5,000 off premises included in coverage form	\$25,000 minimum	



Businessowners Liability			
Coverage	Default	Options	Agency Selection
Additional Insured - As Required in Written Agreement or by Ordinance (Endorsement)	Yes	Yes/No	
Employment-related Practices Liability (EPLI)	\$100,000	Higher limits may be considered by Underwriting on a case-by-case basis	
Damage to Premises Rented to You	\$100,000	\$0 or \$100,000 minimum	
Tenant's Liability (if building coverage is not included)	Limit equal to the "damage to premises rented to you" limit	\$0 or \$100,000 minimum	
Hired Auto - Non-Delivery	Included in the coverage form	N/A	
Non-Owned Auto - Non-Delivery	Included in the coverage form	N/A	
Hired Auto and Non-Owned Auto for Delivery Endorsement - Unknown Delivery Exposure	Matches the BOP Liability limit	N/A	
Hired Auto and Non-Owned Auto for Delivery Endorsement - Known Delivery Exposure	\$100,000/\$200,000	Only \$100,000/\$200,000 allowed as default coverage. Higher limits may be considered by Underwriting on a case-by-case basis	
Medical Payments	\$2,000	\$0, \$1,000, \$2,000	



Restaurants and Taverns Property Endorsement Coverage Chart

Coverage	Restaurant and Taverns (Default)	Restaurant and Taverns ULTRA
Employee Dishonesty	\$5,000	\$25,000
Expediting Expenses	-	\$25,000
Food Contamination	\$25,000	\$50,000
Food Contamination - Additional Advertising	\$5,000	\$10,000
Key Employment Replacement Expense	-	\$50,000
Money & Securities - Inside	\$5,000	\$10,000
Money & Securities - Outside	\$5,000	\$10,000
Outdoor Signs / Awnings / Tents	\$5,000	\$10,000
Spoilage	\$5,000	\$100,000
Utility Services - Time Element	\$10,000	\$25,000
Cost per location	\$200	\$400