



The Office

This product provides a comprehensive bundle of coverages for over 50 specific office classes, such as accountants, advertising agencies, answering services, draftsmen, insurance agencies, medical offices, real estate offices, telemarketers, ticket agencies and



888-523-5545
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AVAILABLE COVERAGES

- ▶ Property
- ▶ General liability
- ▶ Hired and non-owned auto
- ▶ Professional liability coverage included at no cost at a sublimit of \$25,000 for many classes
- ▶ Equipment breakdown
- ▶ Crime

OTHER PRODUCT FEATURES

- ▶ No general liability deductible
- ▶ Broad Form available
- ▶ Replacement cost requirement available
- ▶ Business income offered on an actual loss sustained basis, up to the stated limit available
- ▶ Seven coverages offered on a single policy

CLAIM EXAMPLES

Property: One weekend night, vandals climbed onto the roof of an insured's building and used a sledgehammer to damage the roof and the heating and air-conditioning units located on it. Later that week, the local police apprehended juveniles who had vandalized the building and some other businesses in the area.

General liability: A patient in a physician's office was injured when the chair they were sitting on collapsed. The claimant suffered a sprained arm, which resulted in a claim payment of \$2,500.

Equipment breakdown: A power surge caused damage to an insured office's phone equipment, making the equipment inoperable. This resulted in a loss of business for two days.

Employment practices liability: An employee meant to email an inappropriate joke to another employee but accidentally pressed the wrong button, sending the off-color joke to the company's entire workforce. The employer made the employee send a follow-up email apologizing to the workforce. Two months later, during a company downsizing, a third employee sued for a hostile work environment and used the email as evidence. A group of employees would end their day by gathering around a fellow employee's desk to look at the models on a website featuring bikinis. A female employee stopped by during one of these gatherings and noticed the pictures. She then returned to her desk on the other side of the room. Although she never saw the photos after that day, she would see the employees gather around the desk each day and hear off-color remarks in relation to the photos. She later sued the company for a hostile work environment.



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Center (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



bizresourcecenter.ca