

THE OFFICE PRODUCT



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 more.



AVAILABLE COVERAGES

- ▶ Property
- ▶ General liability
- ▶ Hired and non-owned liability
- ▶ Equipment breakdown
- ▶ Crime

OTHER PRODUCT FEATURES

- ▶ No general liability deductible
- ▶ Special form available
- ▶ Replacement cost requirement available
- ▶ No coinsurance
- ▶ Five coverages offered on a single policy

ADDITIONAL ADVANTAGES

- ▶ Financial stability of an A++ carrier
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business

CLAIM EXAMPLES:

Property: Vandals climbed onto the roof of a building and took a sledgehammer to the heating and air conditioning unit; the roof was also damaged in the process. Later that week, the local police apprehended some juveniles who had vandalized the insured's building and some other businesses in the area.

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

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