

Offering More to Commercial Insurance Customers

Quick Reference Guide

Business Owners Extension Endorsement



Fireman's FundSM
Insurance Company

A company of **Allianz** 

American Business Coverage

ABC Business Owners Extension Endorsement, Form AB 9276, (TX and UT use Form AB 9278 ; HI use AB 9363) is an optional coverage for Retail, Wholesale, Service and Office classes*. This endorsement is designed to broaden existing coverage and add enhancements to your policy.

There are 16 coverages subject to a \$250,000 Blanket Limit of Insurance and 5 additional coverages with specified Limits of Insurance, not subject to the Blanket Limit of Insurance.

* LA, MO, and OR have their own versions of AB 9276.
AK has its own version of AB 9278.

Schedule of coverages subject to the \$250,000 Blanket Limit of Insurance, applying to all locations listed in the policy:

- Accounts Receivable
- Business Personal Property at Newly Acquired Premises
- Business Personal Property – Off-Premises
- Computer Equipment, Media, Data and Programs
- Computer Fraud
- Consequential Loss
- Contract Penalty
- Cost of Expediting

- Cost of Inventory, Appraisal or Adjustment
- Employee Dishonesty (now includes computer fraud transfers) – \$25,000 (sub-limit)
- Fine Arts
- Fire Department Service Charge
- Fire Protection Devices
- Income Support Properties
- Off-Premises Time Element**
- Property of Others
- Valuable Papers and Records

** Not covered in FL or HI

Schedule of coverages not subject to the \$250,000 Blanket Limit of Insurance:

Extended Period of Indemnity	
Broadened Premises	Included
Depositors Forgery	\$25,000
Foundations	Included
Money Orders and Counterfeit Money	\$25,000
Personal Effects	\$5,000
Signs and Glass	\$25,000
Water Damage	\$15,000

A few coverages that you told us are important are highlighted below:

- Employee Dishonesty – Protection against covered employees who commit a dishonest or fraudulent act which results in financial loss to your business.
- Extended Period of Indemnity – Business Income coverage time period extended from 12 months to 24 months from the date of direct physical loss or damage.
- Newly Acquired Business Personal Property – Extends BPP coverage to property at newly acquired premises damaged due to a covered cause of loss.
- Off-Premises Time Element** – Provides Business Income coverage caused by interruption of service (i.e., water, power, communication) to covered premises due to damage caused by a covered cause of loss to the utilities' property.

Heritage ProgramSM

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit www.firemansfund.com.