

For Commercial Insurance Agents and Brokers

# Quick Reference Guide

American Business Coverage



**Fireman's Fund<sup>®</sup>**  
Insurance Company

A company of **Allianz** 

## Property

### Coverage A – Business Real Property

- Covers building and machinery or appliances necessary for service and upkeep
- Covers exterior signs (\$250 deductible)
- Covers outdoor radio or television antennas
- Covers outdoor furniture and yard fixtures
- Covers other structures on premises, including garages and fences
- Covers building glass (\$250 deductible)

#### Included

- "Special Form"\*
- Replacement Cost
- No Coinsurance
- Automatic Inflation Protection
- \$500 deductible
- \$100,000 on newly acquired property
- Business Income and Extra Expense (actual loss – 12 mos.)
- Building Ordinance \$100,000 (can be increased)
- Mechanical, Electrical, Pressure Equipment, including System Breakdown

#### Options

- Guaranteed Replacement Cost
- Optional Deductibles – \$500, \$1,000, \$2,500 or \$5,000
- Water Damage (up to \$50,000)
- Off-Premises services-time element (up to \$50,000)
- Real Estate Owners Extension Endorsements

### Coverage B – Business Personal Property

- Covers equipment, fixtures and inventory on premises
- Covers property of others in insured's custody
- Covers improvements or betterments made to the premises
- Covers exterior signs (\$250 deductible)

#### Included

- "Special Form," including theft
- Replacement Cost
- \$500 deductible
- No Coinsurance
- Seasonal automatic increase of 25%
- Business Income and Extra Expense (actual loss sustained – 12 mos.)
- Income Support Properties – \$15,000 limit
- Computer Equipment/Software – \$15,000 limit\*
- Accounts Receivable – \$15,000 limit\*
- Valuable Papers – \$15,000 limit\*
- Money and Securities – \$10,000 in, \$2,500 out – \$250 deductible (can increase up to \$20,000 in, \$20,000 out)
- Property of Others – \$15,000 limit (can increase up to \$100,000)
- Off-Premises – incl. transit – \$15,000 limit (can increase up to \$50,000)
- Personal Effects – \$100 any one person/\$500 maximum
- Mechanical, Electrical, Pressure Equipment, incl. System Breakdown

#### Options

- Employee Dishonesty up to \$100,000 (\$250 deductible)
- Loss of Refrigeration up to \$100,000
- Optional Deductibles – \$500, \$1,000, \$2,500 or \$5,000
- Business Owners Extension Endorsement

\* Limit can be increased up to \$500,000

## Business Liability

### Coverage C – Business Liability

- Broad coverage (personal injury & advertising injury excluded for some classes)
- Tenants Legal Liability (previously Fire Legal Liability)

#### Included

- \$500,000 Business Liability limit (can increase to \$1,000,000 or \$2,000,000 limits)
- Tenants Legal Liability – \$100,000 limit (can increase up to \$2,000,000, but not to exceed Coverage C limit)
- Professional Liability included for opticians, hearing aid specialists, funeral directors, barbers, beauticians and printers
- Medical Payments – \$10,000 per person (cannot be increased)

#### Options

- Hired and Non-Owned Auto
- Additional Insureds
- Liquor Liability
- Veterinarians Professional Liability
- Aggregate Limits of Insurance (per location)
- Employee Benefits Administration Errors and Omissions Liability
- Florists Professional
- MultiCover® Endorsement

### Coverage D – Medical Payments

- Medical Payments – \$10,000 per person (cannot be increased)

## Automobile, Workers' Compensation and Umbrella

	Requirements	Ineligible
Automobile	<ul style="list-style-type: none"> <li>▪ Commercial and Commercial Private Passenger Vehicles only</li> <li>▪ Current drivers list</li> </ul>	<ul style="list-style-type: none"> <li>▪ Vehicles which travel in excess of 200-mile radius</li> <li>▪ Vehicles with weight class in excess of 20,000 lbs. GVW</li> <li>▪ More than 15 vehicles</li> </ul>
Workers' Compensation	<ul style="list-style-type: none"> <li>▪ Employer's Liability limits in excess of \$100/\$500/\$100 require prior underwriting approval</li> <li>▪ Latest experience rating worksheet, if applicable</li> </ul>	<ul style="list-style-type: none"> <li>▪ Known USL&amp;H exposures</li> <li>▪ Aircraft exposures</li> <li>▪ Overseas exposures</li> </ul>
Umbrella	<ul style="list-style-type: none"> <li>▪ \$10,000,000 max. limit (refer to company for limits in excess of \$10,000,000*);</li> <li>▪ Underlying Commercial Auto coverage must be written by Fireman's Fund®</li> <li>▪ Underlying Workers' Compensation must be placed with carrier with Best rating of A-VI or better or acceptable carrier to Fireman's Fund</li> <li>▪ Minimum underlying limits: Business Liability \$1,000,000; Auto \$1,000/\$1,000/\$1,000 or \$1,000 CSL; Workers' Comp and Employer's Liability \$100/\$500/\$100</li> </ul>	<ul style="list-style-type: none"> <li>▪ Pizza parlors with delivery</li> <li>▪ Real Estate Agents</li> </ul>

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions and limitations that are not detailed in this brochure. Coverages may vary by state.

\*The following states have a \$5,000,000 maximum umbrella limit: CA, FL, MD, MT, NY, WA.

## Optional Endorsements

<b>MultiCover Endorsement (Liability)</b>	<ul style="list-style-type: none"> <li>▪ Non-Employment Discrimination Liability</li> <li>▪ Blanket Additional Insured</li> <li>▪ Blanket Waiver of Subrogation</li> <li>▪ Broadened Named Insured</li> <li>▪ Broadened Medical Payments</li> <li>▪ Tenants Legal Liability Increased to \$1,000,000</li> <li>▪ Broadened Advertising and Personal Injury</li> <li>▪ Per Location General Aggregate</li> </ul>
<b>Business Owners Extension Endorsement (Property)</b>	<ul style="list-style-type: none"> <li>▪ Adds new coverages (e.g., Contract Penalty, Consequential Loss) and provides increased limits for Additional Coverages (e.g., Computer Equipment, Newly Acquired Personal Property) subject to a \$250,000 blanket limit</li> <li>▪ Provides increased limits for Personal Effects, Depositors Forgery and Money Orders and Counterfeit Money, subject to specified limits for each coverage</li> </ul>
<b>Real Estate Owners Extension Endorsements (Property)</b>	<ul style="list-style-type: none"> <li>▪ Adds several coverages (e.g., Lost Lease, Tenant Move Back, Event Cancellation) and provides increased limits for Additional Coverages (e.g., Newly Acquired Buildings, Outdoor Property) subject to a \$500,000 blanket limit</li> <li>▪ Adds Lost Key coverage and provides increased limits for Money and Securities, Depositors Forgery, Money Orders and Counterfeit Money and Personal Effects, subject to specified limits for each coverage</li> <li>▪ Extends Building coverage to foundations</li> </ul>
<b>ABC Innkeepers Extension Endorsement</b>	<ul style="list-style-type: none"> <li>▪ Adds 32 coverages (e.g. Interim Innkeeper as Additional Insured, Medical Payments for Innkeepers' Personal Guests, Personal Effects Coverage)</li> <li>▪ Provides \$500,000 in blanket limits</li> </ul>
<b>ABC Hotel, Motel and Inn Extension Endorsement</b>	<ul style="list-style-type: none"> <li>▪ Adds 41 specialty coverages (including restaurant coverages), without an additional charge</li> <li>▪ Provides \$500,000 in blanket limits and Actual Loss Sustained</li> </ul>
<b>ABC Hotel, Motel and Inn Proprietor or Manager Residential Special Endorsement</b>	<ul style="list-style-type: none"> <li>▪ Provides personal lines coverages for owner or manager living on the lodging property</li> <li>▪ Includes loss of use, personal effects, and personal liability</li> </ul>
<b>Risk Size Limitations</b>	
<ul style="list-style-type: none"> <li>▪ \$30,000,000 maximum combined Property values per location</li> <li>▪ No square footage limitation (grocery stores 10,000 sq. ft. which does not include storage or warehouse areas without public access)</li> <li>▪ \$15,000,000 maximum sales revenue per location</li> <li>▪ Unlimited number of locations</li> <li>▪ 50 employees maximum per location</li> </ul> <p><b>Hotels</b></p> <ul style="list-style-type: none"> <li>▪ \$50,000,000 total account values per account</li> <li>▪ \$15,000,000 total account values per location</li> <li>▪ \$5,000,000 maximum sales revenue per restaurant/location</li> <li>▪ No employee maximum</li> </ul>	

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## Supporting Firefighters for Safer Communities

Fireman's Fund contributes a portion of profits to support firefighters for safer communities, through our Heritage Program<sup>SM</sup>. We encourage our agents to participate.

[www.firemansfund.com/heritage](http://www.firemansfund.com/heritage)