Coverage You Need from a Source You Can Trust!

For over three decades, Berkshire Hathaway GUARD Insurance Companies has provided commercial coverage . . . and we have used this valuable experience to develop a multi-line insurance solution for businesses operating within those categories shown to the left.

**Overview: Our Multi-line Commercial Solution**

- Workers’ Compensation and Employer’s Liability
- Businessowner’s Policy (Property/Liability)
- Commercial Umbrella/Excess Liability
- Commercial Auto
- Professional Liability

Berkshire Hathaway GUARD is a nationwide carrier for our primary products with Commercial Auto and Professional Liability also now available across half of the country. Consult our web site (www.guard.com) for details about the coverages in your area.

**More About Our Businessowner’s Policy**

Our Businessowner’s Policy is highly flexible and includes a foundation of standard coverages as well as a wide variety of *Plus* options that can be customized to the needs of specific classes of business and policyholders. In general, we feature:

- Expanded coverage via unique endorsements.
- Increased limits, which provide additional protection.
- Discounted pricing that reflects the circumstances of the particular business.

Some factors to consider (applicable to our Businessowner’s Policy but not to your average BOP) are:

- **Size.** Our standard Businessowner’s Policy is geared to operations with a combined building and business personal property limit of up to $20 million; our product can go as high as $50 million on a case-by-case basis.
- **Exposure to losses.** The *Plus* version of our product incorporates *Add-ons* and other enhanced endorsements that provide numerous coverages for a single reasonable price that can protect against losses typical to an industry.
- **Risk tolerance.** For some policyholders, extra protection (and peace of mind) is worth a nominal increase in cost, and our product is flexible enough to accommodate them.

*Note: Most of our other lines are handled similarly; so ask about available *Plus* options.*

**Other Benefits**

Other benefits derived by selecting a product of Berkshire Hathaway GUARD are:

- Secure coverage by a member of the Berkshire Hathaway group – one of the financially strongest companies in the world.
- A policy from an insurer rated A+ (“SUPERIOR”) by A.M. Best.
- Professional claims service that responds promptly and fairly.
- Fast, consistent decisions, loss control resources, superior customer service, and flexible payment options that work with a policyholder’s cash-flow needs.

*A New Aspect of Our Multi-line Solution . . .*

While our past experience is with commercial lines, we have begun writing Homeowners/Renters and Personal Umbrella policies in select states. One of our goals is to provide a bridge for real-life situations in which the lines between business and personal insurance needs are not so neatly drawn. We encourage you to learn more about this initiative!