

BUSINESSOWNER'S POLICY

Designed to meet the insurance needs of a wide range of businesses.

Just like businesses come in all shapes and sizes, so do their insurance needs. But selecting the right coverages can be a daunting task, even for seasoned entrepreneurs. That's why we've designed a **Businessowner's Policy** that makes the buying process easier. By bundling traditional property and liability protection into one form with optional "Add-Ons" and endorsements pre-designed for specific industry groups, we can create an insurance solution that is both simple and tailored to fit our customers' needs.



Coverage Highlights

- Typical property limits up to \$20 million; up to \$50 million for certain industries
- Liability limits up to \$1 million per occurrence / \$2 million general aggregate
- Built-in business income, inland marine, and crime coverages
- Optional Add-Ons including equipment breakdown, data compromise, and cyber suite coverages offered in conjunction with market leader **Hartford Steam Boiler**
- Industry-specific enhancement endorsements
- A wide range of premium discounts based upon unique business characteristics
- Low deductibles, flexible payment options, expert loss control and claims handling

Not all Berkshire Hathaway GUARD Insurance Companies provide the products and pricing described herein nor are all products, pricing, and coverage options available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions for an insured. © Underwritten by AmGUARD Insurance Company and NorGUARD Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. April 9, 2020.

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