



Businessowner's Policy

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.



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

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 *The Hartford Steam Boiler Inspection and Insurance Company*
- 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

Businessowner's coverage may be underwritten by AmGUARD Insurance Company® or NorGUARD Insurance Company®, members of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Placement of insurance is subject to GUARD appetite and underwriting guidelines. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © 2024.

The security you need. The name you trust.

Learn more at www.guard.com or call 1-800-673-2465.

