

A photograph of a male worker in a warehouse. He is wearing a blue long-sleeved shirt, a bright yellow safety vest, and red work gloves. He is pushing a metal pallet loaded with several large cardboard boxes. The background shows a large industrial space with a high ceiling and skylights. A thick red line is at the top of the page, forming a shape like a roofline.

# BUSINESS KEY POLICY

PROTECTING YOUR DREAMS





## WHY A BUSINESS KEY POLICY?

A standard business policy is fine for some businesses. But many businesses have unique needs that require specialized or supplemental coverage. A Business Key policy from American Family is customized to meet the unique demands of your business with the exact property, liability, inland marine and crime coverage options you need. Working as a trusted advisor, your American Family agent will help you choose the type and amount of protection that's perfect for your business and your comfort level.

## AMERICAN FAMILY'S BUSINESS KEY POLICY

People have trusted American Family since 1927. And we've been protecting the livelihoods of business customers like you for over 35 years. Our size, strength and stability allow us to offer a broad range of high quality products and services at a competitive price. When we say, "All your protection under one roof®", we mean it. American Family Insurance offers insurance products to meet your needs no matter what your situation or life stage. We make your insurance experience easy.

### FAST, FAIR CLAIMS

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we're dedicated to getting your business up and running as soon as possible.

### PROACTIVE SAFETY

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you'll have access to board certified safety professionals, as well as safety tools and materials, to proactively help you make your workplace safer for your employees and customers.

### HELPFUL BUSINESS TOOLS

In addition to protecting your business, American Family is committed to helping it grow. Turbo-charge your business with FREE access to our award-winning Business Accelerator Program, including professional business coaching, and online tips & tools. Visit [amfambusinessaccelerator.com](https://www.amfambusinessaccelerator.com).

# PROPERTY COVERAGES



Coverage is provided for direct damage from a covered cause of loss to covered property at the premises described.

**Building** – (includes outdoor fixtures, permanently installed machinery and equipment) \$ \_\_\_\_\_

**Business Personal Property** – (machinery and equipment, stock of merchandise, furniture, fixtures, tenant improvements and betterments, leased business personal property for which you have a contractual responsibility to insure and other property you own and use in your business) \$ \_\_\_\_\_

**Personal Property of Others** – (on your premises, if you are responsible) \$ \_\_\_\_\_

This coverage is subject to a standard deductible of \$500, or choose  \$1,000 or  \$2,500.

**If a coinsurance percentage of 80% or more applies, coverage automatically extends to:**

## ADDITIONAL COVERAGES

**Increased Cost of Construction** – provides an additional 5% of building coverage up to \$10,000 when building is insured for replacement cost.

## COVERAGE EXTENSIONS

**Newly Acquired Locations** – up to 30 days (from date of acquisition, not to exceed policy period), for similar use or used as a warehouse.

**Personal Effects** – (does not include theft) and Property of Others – up to \$2,500.

**Non-Owned Detached Trailers** – extends up to \$5,000 in Business Personal Property coverage to non-owned trailers used in your business at the described premises.

**Business Personal Property Off-Premises** – Must be at a location you do not own or operate, up to \$10,000. Coverage does not apply to property in vehicles; or in the care, custody or control of salespersons.

**Signs** – Up to \$1,000 for outdoor signs attached to buildings.



# PROPERTY COVERAGES

CONTINUED

## OPTIONAL COVERAGES

### Automatic Inflation Protection

### Replacement Cost Coverage

- **Building**
- **Business Personal Property**
- **Personal Property of Others**

- Business Income** (with Extra Expense)
- Including Rental Value \$ \_\_\_\_\_
- Other than Rental Value \$ \_\_\_\_\_
- Rental Value \$ \_\_\_\_\_
- Business Income** (without Extra Expense)
- Including Rental Value \$ \_\_\_\_\_
- Other than Rental Value \$ \_\_\_\_\_
- Rental Value \$ \_\_\_\_\_
- Extra Expense** \$ \_\_\_\_\_
- Increased Limits for Newly Acquired Buildings** \$ \_\_\_\_\_
- Peak Season Coverage**
- from \_\_\_\_\_ to \_\_\_\_\_ \$ \_\_\_\_\_
- Specific Coverage** \$ \_\_\_\_\_
- (for signs, antennas, trees, shrubs and plants)
- Building Ordinance or Law**
- Coverage A – Loss to undamaged portion (same as Building Limit) \$ \_\_\_\_\_
- Coverage B – Demolition cost \$ \_\_\_\_\_
- Coverage C – Increased cost of construction \$ \_\_\_\_\_
- Electronic Data Processing Coverage**
- Equipment \$ \_\_\_\_\_
- Media \$ \_\_\_\_\_
- Spoilage Coverage** \$ \_\_\_\_\_

## INSURES AGAINST THESE CAUSES OF LOSS:

### Basic Form

Includes fire, lightning, wind and hail, smoke, aircraft or vehicle collision, riot, vandalism, sprinkler leakage, sinkhole collapse and volcanic action.

### Broad Form

Includes Basic Form causes plus glass breakage, falling objects, weight of snow and ice and water damage from interior cracked or broken pipes.

### Special Form

Includes all Broad Form causes plus other risks of direct physical loss unless specifically limited or excluded.

### Earthquake Form

Provides coverage for earthquake or volcanic eruption. Subject to a percentage deductible of the applicable limit of insurance.



# INLAND MARINE COVERAGES



- Contractors Equipment** \$ \_\_\_\_\_  
Tools and equipment
- Installation Floater** \$ \_\_\_\_\_  
Property to be installed in buildings
- Builders Risk: 1- 4 Family Dwellings** \$ \_\_\_\_\_  
Annual reporting
- Bailees and Processors Floater** \$ \_\_\_\_\_  
Covers property of others in your care, custody or control
- Sign** \$ \_\_\_\_\_  
Automatic, electric, fluorescent, mechanical or neon signs
- Owners Cargo** \$ \_\_\_\_\_  
Cargo shipped on insured's own vehicles
- Transportation** \$ \_\_\_\_\_  
Goods being shipped by contract or common carrier

- Valuable Papers and Records** \$ \_\_\_\_\_  
Loss of written, printed or inscribed documents
- Accounts Receivable** \$ \_\_\_\_\_  
Uncollectible amounts due to loss caused by a covered peril
- Photographic Equipment** \$ \_\_\_\_\_  
Owned equipment while away from premises

## Other Available Coverages

- Scheduled Property Coverage** \$ \_\_\_\_\_  
As described on the declaration
- Fine Arts** \$ \_\_\_\_\_  
As described on the declaration
- Patterns & Molds** \$ \_\_\_\_\_  
Used to manufacture products



# GENERAL LIABILITY COVERAGES



## COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Insures against damages for bodily injury or property damage arising out of your business premises or operations, including:

- Limited coverage for injury caused by products sold in all parts of the world.
- Automatic coverage for any organization you newly acquire up to the 90th day after you acquire.
- Limited Liquor Liability coverage for serving liquor as a social host. This coverage does not apply to insureds who are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

### Additional coverages, automatically included:

- **Products/Completed Operations Liability**
- **Damage to Premises Rented to You**  
Up to \$100,000 (if each occurrence limit is at least \$100,000) for:
  - a. in the case of damage by fire to premises, while rented to you or temporarily occupied by you with the permission of the owner; or
  - b. damages because of “property damage” other than damage by fire to premises, including the contents of such premises rented to you for a period of 7 or fewer consecutive days.

### You may also add this optional coverage:

- **Hired and Non-Owned Auto Liability** (Select this option only if you will not have a Business Auto Policy with us.)  
Insures you against the liability of others using a non-owned auto while on your business.

## COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

Provides coverage for false arrest, detention or imprisonment; malicious prosecution; wrongful eviction or wrongful entry by a landlord; libel; slander; and infringement of copyright in your advertisement.

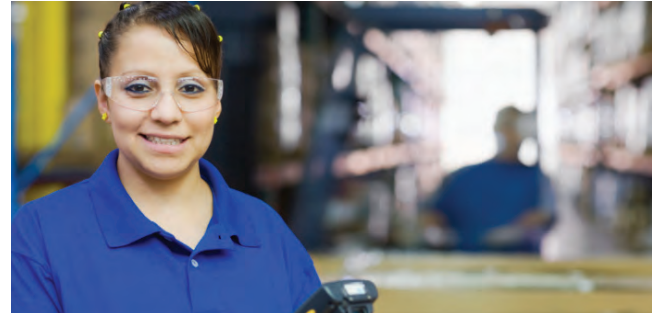
## COVERAGE C – MEDICAL PAYMENTS

Insures against medical expenses for bodily injury caused by an accident on your premises or because of your ongoing operations.

### LIMITS OF INSURANCE

- Each Occurrence Limit** \$ \_\_\_\_\_  
Maximum American Family will pay for all injuries arising out of one occurrence under Coverages A and C, subject to either General Aggregate Limit or Products/Completed Operations Aggregate Limit.
- Personal and Advertising Injury Limit** \$ \_\_\_\_\_  
Maximum American Family will pay for injury to any one person or organization under Coverage B, subject to General Aggregate Limit.
- General Aggregate Limit** \$ \_\_\_\_\_  
Maximum American Family will pay during any policy period for all claims under Coverages A, B and C. Does not include products/completed operations claims.
- Products/Completed Operations Aggregate Limit** \$ \_\_\_\_\_  
Maximum American Family will pay under Coverage A for all claims included in the “products/completed operations hazard.”
- Medical Expense Limit** \$ \_\_\_\_\_  
Maximum American Family will pay under Coverage C for medical expenses of any one person, subject to the Each Occurrence Limit and the General Aggregate Limit.
- Damage to Premises Rented to You** \$ \_\_\_\_\_  
Maximum American Family will pay under Coverage A for damages because of “property damage” to any one premises, while rented to you for 7 or fewer consecutive days, or in the case of damage by fire, while rented to you or temporarily occupied by you with the permission of the owner, subject to the Each Occurrence Limit and the General Aggregate Limit.

# CRIME/FIDELITY COVERAGES



## SELECT ON OR MORE OF THE FOLLOWING CRIME COVERAGE FORM (LOSS SUSTAINED) INSURING AGREEMENTS:

- |   | LIMITS   |  | LIMITS   |
|---|----------|--|----------|
| <input type="checkbox"/> <b>Employee Theft</b>  | \$ _____ | <input type="checkbox"/> <b>Forgery or Alteration</b>  | \$ _____ |
| Theft of money, securities and other property, when committed by your employees.  |          | Loss resulting from forgery or alteration of checks or other specified documents.              |          |
| <input type="checkbox"/> <b>Inside the Premises – Theft of Money and Securities</b>   | \$ _____ | <input type="checkbox"/> <b>Money Orders and Counterfeit Paper Currency</b>                    | \$ _____ |
| Loss of money and securities from inside the premises from theft, disappearance or destruction.                                     |          | Loss you sustain by accepting money orders which are not honored, or counterfeit currency.     |          |
| <input type="checkbox"/> <b>Inside the Premises – Theft of Other Property</b>   | \$ _____ | Choose your deductible:  |          |
| Pays for loss or damage to “other property” resulting directly from theft inside the premises.                                      |          | <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$500 <input type="checkbox"/> \$250 |          |
| <input type="checkbox"/> <b>Outside the Premises</b>  | \$ _____ |  |          |
| Loss resulting from theft, disappearance or destruction of money and securities left in the care of messengers or armored vehicles. |          |  |          |



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