

BUSINESSOWNERS POLICY



PROTECTING YOUR DREAMS





AMERICAN FAMILY'S BUSINESSOWNERS COVERAGE

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.

BUILDING AND/OR BUSINESS PERSONAL PROPERTY COVERAGES



BUILDINGS

Covers your described building, outdoor fixtures (e.g. light poles and flag poles), building glass, permanently installed equipment and machinery, and personal property you own and use for maintenance or service of the building. Choose either Replacement Cost or Actual Cash Value coverage for your building, auxiliary buildings and structures.

AUXILIARY BUILDINGS AND STRUCTURES

Provides coverage for additional buildings (including vehicle garages and storage buildings) and structures (including fountains, pools and detached canopies) at the described premises location.

BUSINESS PERSONAL PROPERTY

Provides Replacement Cost coverage for personal property (including computers) used in your business, and leased business personal property you have a contractual responsibility to insure, such as copy machines. If you are a tenant, coverage is also provided for building glass for which you are responsible and improvements and betterments. Covers property of others in your care, custody or control on an Actual Cash Value basis.

AUXILIARY BUILDINGS BUSINESS PERSONAL PROPERTY

Provides Replacement Cost coverage for business personal property located in auxiliary buildings.

NOTE: Businessowners Policy requires all Replacement Cost valued property be insured to 100% of the amount required to replace the property. Loss payment penalties apply if the Limit of Insurance for property insured on a Replacement Cost basis is less than 80% of full replacement cost at the time of loss.

COVERED CAUSES OF LOSS

You choose the coverage that is best for your insurance needs.

Risks of Direct Physical Loss. Insures against all covered causes of direct physical loss except those specifically excluded or subject to policy limitations.

Named Perils. Insures against the named Covered Causes of Loss: such as fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; sprinkler leakage; sinkhole collapse; volcanic action and transportation loss or damage to covered property in transit.

ADDITIONAL COVERAGES

You also receive these additional coverages that broaden your protection.

Business Income and Extra Expense Coverage. Business Income covers the actual loss of business income you sustain while the damage is being repaired when your operations must cease because of a covered loss.

Coverage applies for 12 months from the date of loss. Coverage begins 72 hours after the time that a covered direct physical loss occurs to your property at your premises. The 72 hour waiting period can be removed for an additional premium charge.

Coverage also includes up to 60 days of coverage for ordinary payroll expenses and up to 30 days of Extended Business Income coverage starting from the date operations resume. The number of days that coverage is provided can be increased for each of these coverages for an additional premium charge.

Extra Expense coverage pays for extra expenses you incur during time repairs are being made that you would not have incurred had you not had a loss. This includes expenses incurred to avoid or minimize the time your business is suspended and/or to continue your operations.

Business Income from Dependent Properties. Provides up to \$5,000 coverage for loss of Business Income due to a covered direct physical loss at a dependent property. The \$5,000 limit can be increased for an additional premium charge. Coverage begins 72 hours after the covered loss occurs. The 72 hour waiting period can be removed for an additional premium charge. Dependent properties include property owned by others on whom you depend to deliver materials or services to you, accept your products or services or attract customers to your business.

Inflation Protection. Your Building coverage automatically increases based on the Commercial Construction Cost Index. Your Business Personal Property coverage automatically increases based on the annual percentage selected.

BUILDING AND/OR BUSINESS PERSONAL PROPERTY COVERAGES

CONTINUED

Business Personal Property Limit – Seasonal Increase. The Limit of Insurance for Business Personal Property automatically increases by 25% to provide for seasonal variations if the Limit of Insurance is at least 100% of your average monthly values during the 12 months immediately preceding the date of covered loss.

Debris Removal. Up to 25% of the amount paid for direct damage can be applied to pay for debris removal expense following a covered loss to property at the described premises. We will pay up to an additional \$10,000 if the debris removal expense exceeds the Limit of Insurance or the 25% limit.

Pollutant Clean Up and Removal. Provides up to \$10,000 coverage for your expense to extract pollutants from land or water caused by a covered loss.

Increased Cost of Construction. Provides up to \$10,000 coverage for the increased costs incurred to comply with enforcement of an ordinance or law in the course of repair, rebuilding, or replacement of damaged parts of a covered building when the building is insured for Replacement Cost. Ordinance or Law Coverage is available if more coverage is needed for a building insured for Replacement Cost.

Electronic Data. Coverage is provided for the cost of replacing or restoring electronic data which has been destroyed or corrupted by a covered cause of loss. This additional coverage is subject to a \$10,000 annual aggregate limit.

Interruption of Computer Operations. Coverage is provided for Business Income and/or Extra Expense arising from a business interruption caused by destruction or corruption of electronic data by a covered cause of loss. This additional coverage is subject to a \$10,000 annual aggregate limit.

The following coverage extensions are also included. They broaden your coverage.

Accounts Receivable. Accounts receivable covers amounts due from customers that cannot be collected because accounts receivable records have been damaged by a covered loss. The limit for on-premises loss is \$10,000 while the off-premises limit is \$5,000. Increased on-premises limits can be purchased for an additional premium.

Valuable Papers and Records. Valuable papers and records coverage pays for the cost of reconstructing valuable records that have been damaged or destroyed by a covered loss. The limit for on-premises loss is \$10,000 while the off-premises limit is \$5,000. Increased on-premises limits can be purchased for an additional premium.

Personal Property Off Premises. Extends up to \$10,000 for Covered Property in transit or temporarily at a premises you do not own, lease or operate.

Personal Effects. Business Personal Property coverage is extended up to \$2,500 at the described premises, for covered personal effects damaged by a covered loss, owned by you, your officers, your partners or members, your managers or your employees.

Newly Acquired or Constructed Property. Extends up to \$250,000 Building coverage for 30 days on similar buildings you acquire at another premises or on which you begin construction at the described premises. Extends up to \$100,000 Business Personal Property coverage for 30 days on property that you newly acquire.

OPTIONAL COVERAGE/ENDORSEMENTS

(For an additional premium charge)

Outdoor Signs, Antennas and/or Fences. Provides on-premises coverage for permanent installations of exterior signs, antennas (including satellite dishes), and/or fences for covered losses.

Builder's Risk Coverage. Provides property coverage for motels, apartments, residential, condominiums, office or mercantile buildings under construction.

Employee Dishonesty. Protects your Business Personal Property and Money and Securities against loss resulting from dishonest acts committed by your employees. Limit options starting at \$10,000.

Money and Securities Coverage. Provides inside-the-premises and outside-the-premises coverage for loss caused by theft, disappearance or destruction when Special, Risks of Direct Physical Loss property coverage is provided with limit options starting at \$1,000.

Burglary and Robbery. Provides \$5,000 inside-the-premises and \$2,000 outside-the-premises Money and Securities coverage, plus up to 25% of the Business Personal Property limit for all other covered property loss caused by burglary or robbery when Named Perils property coverage is provided.

Spoilage Coverage. Provides coverage for direct physical loss to described perishable stock at the described premises caused by breakdown of refrigeration, cooling/humidity control equipment or contamination by a refrigerant or power outage on or off the described premises.

Utility Services – Direct Damage. Provides coverage for direct loss or damage to covered property (Building and/or Business Personal Property) caused by the interruption of water, communication or power supply services. Coverage applies when a loss covered by the policy occurs outside of the described premises.

Utility Services – Time Element. Provides coverage for Business Income or Extra Expense caused by the interruption of water, communication or power supply services. Coverage applies when a loss covered by the policy occurs outside of the described premises.

Earthquake. Provides coverage for Earthquake and Volcanic Eruption.

Water/Sewer Backup and Sump Overflow. Provides coverage up to limit selected to cover direct physical loss or damage caused by water which backs up or overflows from a sewer or drain or water that overflows from a sump.

LIABILITY AND MEDICAL EXPENSES



BUSINESS LIABILITY

Provides liability coverage for accidents arising from your business operation if you are legally obligated to pay damages because of bodily injury, property damage or personal and advertising injury. Personal and advertising injury includes coverage for false arrest, detention or imprisonment; malicious prosecution; wrongful eviction; libel and slander. Defense costs incurred by American Family on your behalf are provided in addition to Business Liability limit selected.

MEDICAL EXPENSES

Provides coverage per person for the cost of immediate medical care regardless of whether you are liable. Coverage applies for bodily injury only caused by accidents that occur on the insured premises. This coverage can be excluded. Available limits vary by state.

EMPLOYEES AS ADDITIONAL INSUREDS

Your employees and volunteer workers are additional insureds for covered Business Liability exposures while engaged in your business activities that are within the scope of their employment.

DAMAGE TO PREMISES RENTED TO YOU

Provides up to \$50,000 in liability protection for property damage arising out of fire or explosion to a premises while rented to you or temporarily occupied by you. This coverage can be broadened by adding the optional endorsement, Broadened Coverage for Damage to Premises Rented to You for an additional premium.

PROFESSIONAL SERVICES LIABILITY

(For an additional premium charge)

Coverage applies to bodily injury, property damage and personal and advertising injury arising out of rendering or failure to render professional services for barbers, beauticians, funeral directors, manicurists, optical and hearing aid services, opticians, limited pharmacists, printers or veterinarians (domestic animals only).

OPTIONAL COVERAGE/ENDORSEMENTS

(For an additional premium charge)

Hired Auto and Non-Owned Auto Liability. (Required in Georgia for garage occupancies.) Hired Auto Liability provides coverages for any losses that may occur if you need to lease, hire or borrow an auto in the course of your business. Non-Owned Auto liability provides similar coverage when another person is using their personal auto on behalf of your business.

AMERICAN FAMILY'S BUSINESSOWNERS ENHANCEMENT ENDORSEMENT

Broaden your protection with our Businessowners Enhancement Endorsement.
This optional endorsement is available when building and/or contents coverage is written.

Building and/or Business Personal Property

Additional Coverages		
FEATURE	INCLUDED IN OUR POLICY	ENHANCED ENDORSEMENT LIMIT
Accounts Receivable	\$10,000 on premises/\$5,000 off premises	\$100,000 on premises/\$50,000 off premises
Arson Reward	N/A	\$5,000
Attached Outdoor Signs	\$1,000	\$5,000 per sign
Business Income from Dependent Properties	\$5,000	\$25,000
Debris Removal	\$10,000	\$20,000
Described Premises	Coverage within 100 feet of premises	1,000 feet of premises
Electronic Data	\$10,000	\$25,000
Fine Arts	Limited to Actual Cash Value	\$10,000
Fire Department Service Charge	\$2,500	\$25,000
Fire Protection Devices Recharge Expense	\$5,000	\$10,000
Forgery or Alteration	\$2,500	\$10,000
Interruption of Computer Operations	\$10,000	\$25,000
Inventory and Appraisal	N/A	\$10,000
Lock and Key Replacement	N/A	\$1,000. Limit \$100 per key
Money Orders and Counterfeit Paper	\$1,000	\$5,000
Newly Acquired or Constructed Buildings	\$250,000	\$500,000
Outdoor Fences and Walls	\$2,500 — outdoor fences only	\$15,000
Outdoor Property	\$2,500. Limit \$500 per tree, shrub or plant	\$10,000. Limit \$500 per tree, shrub or plant
Personal Effects	\$2,500	\$15,000
Personal Property at Newly Acquired Premises	\$100,000	\$250,000
Personal Property Off Premises*	\$10,000	\$100,000, up to 90 days
Preservation of Property	30 day limit	90 day limit
Seasonal Increase (Peak Season)	25%	50%
Tenant — Permanently Installed Machinery and Equipment	N/A	\$10,000
Valuable Papers and Records	\$10,000 on Premises/\$5,000 off Premises	\$100,000 on Premises/\$25,000 off Premises
Water/Sewer Back Up and Sump Overflow	Optional	\$15,000

Optional Coverages/Endorsements (An additional premium will be charged)

FEATURE	AVAILABLE WITH OUR POLICY	ENHANCED ENDORSEMENT LIMIT
Detached Outdoor Signs	Optional coverage available	\$10,000
Off Premises Utility Failure	Optional endorsement	\$10,000 for Direct Damage and Business Income and Extra Expense
Ordinance or Law	\$10,000 for increased cost of construction only included. Ordinance or law is optional.	\$50,000 — combined limit for demolition cost coverage, loss to the undamaged portion the building, and increased cost of construction
Surge Protection	N/A	Added peril

Liability and Medical Coverages

FEATURE	INCLUDED IN OUR POLICY	ENHANCED ENDORSEMENT LIMIT
Business Liability Coverage — Damage to premises rented to you	\$50,000	\$200,000
Damage to Property of Others	N/A	\$2,500

*Does not apply to Money and Securities, Valuable Papers and Records or Accounts Receivable.

LET ME HELP YOU DETERMINE THE SPECIFIC COVERAGES AND RATES FOR YOUR BUSINESS

1. Property Coverage (Insurance Limits of 100% of Value Required) (Required Coverage)	AMOUNT OF COVERAGE	ANNUAL PREMIUM
Covered Causes of Loss <input type="checkbox"/> Risks of Direct Physical Loss <input type="checkbox"/> Named Perils		
Deductible Options Property Deductible applies to all property coverages except those marked with an asterisk [*]. (A specific deductible applies for these coverages.) <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> Other \$ _____ Note: A \$5,000 deductible applies to any vandalism damages to your covered property that occur within a residential tenant's rental unit when you are the landlord.		
Building Covers the described building. <input type="checkbox"/> Replacement Cost or <input type="checkbox"/> Actual Cash Value Year Built _____ Type of Construction _____	\$	\$
Auxiliary Buildings and Structures Includes any other scheduled buildings or structures at the described premises.	\$	\$
Business Personal Property Include Inflation Percentage _____	\$	\$
Auxiliary Buildings Business Personal Property	\$	\$
Business Income* (Included) – Increased Number of Days Available: <input type="checkbox"/> Remove 72 hour waiting period <input type="checkbox"/> Extended Number of Days for Ordinary Payroll Expenses (60 Days Included) <input type="checkbox"/> 90 <input type="checkbox"/> 120 <input type="checkbox"/> 150 <input type="checkbox"/> 180 <input type="checkbox"/> 270 <input type="checkbox"/> 360		\$
<input type="checkbox"/> Extended Business Income – Extended Number of Days (30 Days Included) <input type="checkbox"/> 60 <input type="checkbox"/> 90 <input type="checkbox"/> 120 <input type="checkbox"/> 150 <input type="checkbox"/> 180 <input type="checkbox"/> 270 <input type="checkbox"/> 360		\$
<input type="checkbox"/> Business Income From Dependent Properties (\$5,000 Included)	\$	\$
Optional Coverages/Endorsements <input type="checkbox"/> Outdoor Signs* \$ _____; Antennas \$ _____; Fences \$ _____		\$
<input type="checkbox"/> Employee Dishonesty* <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000	\$	\$
<input type="checkbox"/> Money and Securities Coverage* – Risks of Direct Physical Loss Only Inside the Premises \$ _____; Outside the Premises \$ _____	\$	\$
<input type="checkbox"/> Burglary and Robbery* – Named Perils Only		\$
<input type="checkbox"/> Spoilage*	\$	\$
<input type="checkbox"/> Utility Services – Direct Damage <input type="checkbox"/> Water Supply <input type="checkbox"/> Communication Supply <input type="checkbox"/> Power Supply <input type="checkbox"/> Building Limit <input type="checkbox"/> Business Personal Property	\$ \$	\$ \$
<input type="checkbox"/> Utility Services – Time Element <input type="checkbox"/> Water Supply <input type="checkbox"/> Communication Supply <input type="checkbox"/> Power Supply	\$	\$
<input type="checkbox"/> Earthquake* Deductible Percentage _____		\$
<input type="checkbox"/> Increased On-Premises Limits for Accounts Receivable and/or Valuable Papers. (\$10,000 Included) Total Limit: Accounts Receivable \$ _____; Valuable Papers \$ _____		
<input type="checkbox"/> Other _____	\$	\$
2. Business Liability (Required Coverage) Bodily injury, property damage and personal and advertising injury including products/completed operations coverage is provided on a combined single limit basis. \$300,000 per occurrence/\$600,000 annual aggregate is included. Higher limits are available.		\$
<input type="checkbox"/> \$2,000,000 per occurrence/\$4,000,000 annual aggregate		\$
<input type="checkbox"/> \$1,000,000 per occurrence/\$2,000,000 annual aggregate		\$
<input type="checkbox"/> \$500,000 per occurrence/\$1,000,000 annual aggregate		
Business Liability Coverage – Damage to premises rented to you Required by tenants with Risks of Direct Physical Loss Coverages Swimming Pool Charge: \$ _____; Number of pools _____		\$
Professional Liability (Required for these professions) Barbers, Beauticians, Manicurists, Funeral Directors, Optical Services Number of professionals: _____		\$
Hearing Aid Services, Printers – Number of establishments _____ (WA only) Hearing Aid Services – Annual receipts _____		\$
Professional Liability (Optional for these professions) Veterinarians – Number of professionals: _____ Limited Pharmacists – Prescription sales \$ _____		\$
Optional Coverages Hired Auto and Non-Owned Auto Liability (Required in Georgia for garage occupancies.)		\$
Other	\$	\$
Total Estimated Advance Annual Premium		\$
Your Estimated Premium Using Commercial Lines Billing		\$

This is not an application for, or offer of, insurance coverage.

An application to American Family Mutual Insurance Company or American Family Insurance Company will be required. Coverage features and limits vary by state. Some products are not available in every state. Please check with your agent for the exact terms and conditions of your policy.

ALL YOUR PROTECTION UNDER ONE ROOF®

AUTO
HOME
BUSINESS
LIFE

Visit **amfam.com** to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

Annuities and life insurance policies are issued by American Family life Insurance Company—other products are offered by American Family Mutual Insurance Company and its Subsidiaries or American Family Insurance Company.

This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.



All your protection under one roof®

amfam.com

1-800-MY AMFAM® (692-6326)