



BUSINESSOWNERS PROTECTION

BOP

Signage. Price Tags. Register. **Society.**

It's what you need to do business.

^
your



societyinsurance.com
888-5-SOCIETY
(888-576-2438)

BOP



Take a look down any Main Street, U.S.A., and you'll see the types of businesses that the Society® Insurance Businessowners Program (BOP) covers. That's because this is one of the broadest property/casualty programs you'll find anywhere. Our goal is to provide the type of comprehensive coverage your unique business requires. And we do it in a straightforward, easy-to-understand manner. So regardless of size or type, you can be sure that Society Insurance can take care of your business.

BUSINESSOWNERS PROTECTION

Before we help you select your policy, we take the time to learn about your business. This ensures that you get the coverage that's best for your company. Best of all, in addition to specialized coverage, each and every policy also includes a long list of standard types of coverage.

Types of Coverage *Limit Per Occurrence*

- Broad form general liability
- Building glass covered without sub-limit
- Newly acquired buildings \$500,000
- Newly acquired personal property \$100,000
- Ordinance or law (RC only) \$50,000
- Personal property off premises \$25,000
- Water damage backup of sewers/drains \$25,000
- Debris removal additional coverage \$25,000
- Pollution cleanup \$25,000
- Outdoor property (all perils) \$10,000
- Personal effects \$10,000
- Valuable papers \$10,000
- Electronic data \$100,000
- Data breach/identity theft services
- Accounts receivable \$10,000
- Off-premises sign coverage \$5,000
- Loss of business income 12 months
- Action by civil authority loss of business income 3 weeks
- Dependent properties loss of business income 3 weeks
- Action by public health authority (contamination) 3 weeks
- Customer expense reimbursement 2 weeks
- Extended business interruption: recovery period 60 days
- No coinsurance penalty
- Fire extinguishing equipment recharge
- Other Society Businessowners features:
 - No 60-day limitation on payroll qualifying as continuing necessary operating expenses for loss of business income
 - No waiting period "deductible" applying to loss of business income
 - No 80 percent clause applying to replacement cost coverage
- Equipment breakdown:
 - Spoilage \$100,000
 - Data restoration \$100,000
 - Computers at personal property limit
 - Loss of business income and direct physical loss resulting from a service interruption caused by equipment breakdown or covered perils
 - No waiting period "deductible" applying to a covered service interruption loss
 - Limits subject to policy limits



BOP Extension Endorsement

As a Society policyholder, you will benefit from the following coverages:

- Crime.....\$5,000
 - Money and securities
 - Computer fraud
 - Extortion
 - Funds transfer fraud
 - Counterfeit currency
- Employee dishonesty.....\$50,000
- Fine arts\$10,000
- Accounts receivable\$20,000
- Valuable papers\$20,000
- Outdoor property.....\$20,000
- Pollutant clean up and removal\$50,000
- Personal property of others.....\$10,000
- Products recall\$5,000
- Sponsored athletic events - general liability
- Special events - general liability

Uncommon Services

As a business owner, you can rely on our local independent agents to provide informed, professional assistance in tailoring your Society Insurance packages. You can also rely on our many customer-focused services such as risk management, claims, auditing and flexible billing options.

Uncommon Coverage

Our expertise also extends into other arenas. We offer workers compensation, automobile and umbrella insurance to a wide range of businesses. With Society you can simplify your life by having all of your property and casualty insurance needs handled by one trusted company.

Give us a call at 888-5-SOCIETY (888-576-2438) or use our agent locator at societyinsurance.com to find an independent agent who will give you more information about the variety of services and coverages Society can offer you.

Customized Insurance Packages

Experienced in providing specialized coverage for



business owners, Society Insurance has the ability and knowledge to tailor policies to meet individual needs. Coverage options include:

Types of Coverage

- Employment practices liability
- Actual cash value or replacement cost
- Employee benefits liability
- Building ordinance
- Crime
- Valuable papers
- Accounts receivable
- Hired and nonowned auto
- Transportation floater
- Data breach
 - Expense
 - Liability
- Equipment floater
- Scheduled property floater
- Standard or special forms
- Druggists' professional liability
- Professional liability included for:
 - Funeral directors
 - Barbers and beauticians
 - Printers
- Special Extension Endorsements available for:
 - Laundry and dry cleaning
 - Golf courses
 - Catering





Uncommon Simplicity

There's no business like your business. Which is why we've created a flexible businessowners protection policy that makes it easy for your business to get the coverage you need. Plain and simple.



Uncommon Insurance®



This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy. For the name of your local independent insurance agent representing Society Insurance, call 888-5-SOCIETY (888-576-2438).

