

AAAA Business Owner's Insurance Program

The AAAA Business Owner's Insurance Program is a broad package of coverages – many of which you are probably buying now as add-ons to your Agency property and liability policy. The program is designed to include coverages which are sometimes overlooked like Business Interruption for your office and Off-Site Property protection. The AAAA Business Owner's Insurance Program gives you all the opportunity to get the current generation coverage for your property, liability and automobiles – all from the Travelers – at an attractive price.

The Program covers your property:

- “all-risk” Replacement Cost on an Agreed Amount basis for buildings and contents, including audio visual equipment and computer hardware.
- No co-insurance penalty – covered losses paid in full.
- \$10,000 increased construction or repair due to ordinance or law.

If a catastrophe closes your office, Business Income coverage, including extra expense, provides:

- For the actual loss of income up to 12 months.
- Extra Expense to restore and continue your business up to twelve months.
- An extended period of indemnity of 2 months after your office is reopened.

A hedge against crime:

- \$250,000 coverage provides protection against theft, burglary, robbery, employee dishonesty, and depositor's forgery.
- Money and securities.
- Statutory ERISA bonding for retirement plans.

Primary and Umbrella Liability:

- Commercial general liability - \$1,000,000 per occurrence - \$2,000,000 annual aggregate.
- \$5,000,000 Umbrella liability.
- Employee benefit liability.
- Blanket additional Insured.

The program will also pay claims arising from:

- Liability at Off-site Meetings.
- Premises Medical payments - \$5,000.
- Blanket Contractual liability.
- Worldwide liability.
- Host Liquor liability.
- \$300,000 Fire Damage legal liability.
- Hired and Non-owned Auto liability.

Plus ...

- Stock photos.
- Owned or leased autos.
- Heating and cooling equipment.
- Exterior building glass.
- Valuable papers.
- Additional Umbrella limits of liability.
- Fine Arts coverage - \$10,000.
- Higher limits where needed.