

# Businessowners Policy

Insuring “Main Street” Commercial Property in Texas

Below are business classes that are eligible for coverage on the Hochheim Prairie Businessowners Policy.

## Retail

- Antique Stores
- Automobile Parts and Supplies
- Bakeries
- Beverage Stores - Liquor and Wine
- Bookbinding and Printing Supplies
- Books and Magazines Stores
- Candy or Confectionery Stores
- Ceramics
- Clothing or Wearing Apparel
- Computer Stores
- Dairy Products/Butter
- Egg Stores
- Delicatessens
- Electrical Lighting Stores
- Electronics Stores
- Fabric Stores
- Feed, Grain or Hay Dealers
- Florists
- Gift Shops
- Health or Natural Food Stores
- Hearing Aid
- Hobby, Craft or Artists' Supply
- Home Furnishings
- Leather Products or Hide Stores
- Luggage Goods
- Music Stores
- Office Machines or Appliances
- Optical Goods
- Painting, Picture or Frame Stores
- Sewing Machine Stores
- Shoe Stores
- Stationery or Paper Products
- Trophy Stores
- Wigs

Lessor's Risk available for most "Retail" occupancies.



## Office

- Accounting Services
- Bookkeeping Services
- Dental Offices
- Insurance Agents
- Interior Decorators
- Law Offices
- Medical Offices
- Real Estate Agents
- Title Agents

Lessor's Risk available for most "Office" occupancies.



## Restaurant

- Coffee Bars or Shops
- Delicatessens and Sandwich Shops
- Ice Cream and Yogurt Shops
- Pizza Shops
- Roast Beef Shops
- Salad Bars
- Take Out Only Shops

Lessor's Risk available for most "Restaurant" occupancies

## Service

- Barber or Beauty Shop
- Copying and Duplicating Stores
- Dental Laboratories
- Engraving
- Laundry and Dry Cleaning
- Lithographing
- Locksmiths
- Printing
- Self-Storage Facilities
- Shoe Repair Stores
- Tailoring/Custom Dressmaking
- Veterinarian

Lessor's Risk available for most "Service" occupancies



## Bed & Breakfast



## Wholesale - Distributor

- Bakeries - No baking on premises
- Bookbinding and Printing Supplies
- Clothing or Wearing Apparel
- Fabric
- Florist
- Stationery or Paper Products

See reverse side for additional information.



## Multi-Family Dwelling

Dwellings – Two to Eight Family Residences (Lessor's Risk Only)

## Summary of Available Limits and Coverages for Hochheim Prairie Businessowners Policy

### Building and Business Personal Property Agent's Maximum Authority

- Office - \$750,000
- Retail - \$750,000
- Wholesale - \$500,000
- Service - \$500,000
- Restaurant - \$500,000
- Multi-Family Dwelling - \$500,000
- Bed and Breakfast - \$500,000

### Liability and Medical Expenses Coverage Agent's Maximum Authority

- General Liability  
Occurrence - \$1,000,000 Aggregate - \$2,000,000
- Products/Completed Operations  
Occurrence - \$1,000,000 Aggregate - \$2,000,000
- Medical Coverage - \$5,000
- Hired Auto and Non-Owned Auto Liability - \$1,000,000
- Damage to Premises Rented to You - \$300,000

### Basic Businessowners Policy

(Additional Limits Available on Select Coverages – Contact Underwriter for Details)

Accounts Receivable	\$10,000 On Premises, \$5,000 Away From Premises
Automatic Increase In Building	4%
Business Income & Extra Expense	Actual Loss Sustained up to 12 months - \$100,000 **
Business Income Ordinary Payroll	60 Days
Business Income-Extended Period of Indemnity	30 Days
Business Income From Dependent Properties	\$5,000
Business Property Seasonal Increase	25% of Limit (Applicable if Insured to 100% of Average Monthly Value)
Civil Authority	Included for Business Income & Extra Expense **
Computers	\$10,000 Data; \$10,000 Interruption of Computer Operations
Debris Removal	25% of direct physical loss PLUS \$10,000
Fire Department Service Charge	\$2,500
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery & Alteration	\$2,500
Medical Expenses	\$5,000
Damage To Premises Rented To You (Fire Legal Liability)	\$50,000
Glass Coverage - Exterior	Included
Glass Expenses	Actual Expenses Incurred
Increased Cost Of Construction	\$10,000 (Applicable Only if written on a Replacement Cost Basis)
Money Orders and Counterfeit Money	\$1,000
Newly Acquired or Constructed Property	\$100,000 Business Personal Property, \$250,000 Building
Outdoor Property	\$2,500 / \$500 per plant
Outdoor Signs Attached To Buildings	\$1,000
Personal Effects	\$2,500
Personal Property Off-Premises	\$10,000
Pollutant Clean Up and Removal	\$10,000
Preservation Of Property	30 Days
Valuable Papers & Records	\$10,000 On Premises, \$5,000 Away From Premises

\*\* 72 hour waiting period

Contact your Commercial Underwriter for additional information.

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