



# Business Owners Policy



The Business Owners Policy from the Ohio Mutual Insurance Group is a packages policy designed to provide both property and liability coverage for eligible businesses. Your building(s), business personal property and income can be protected by this policy.

## Designed to cover eligible businesses including:

- Contractors – liability only or with property
- Restaurants
- Retail
- Offices
- Habitational
- Wholesale/Distributors
- Churches
- Auto Repair and Towing

## Coverages:

- General Liability includes both premises/products and completed operations
- Liability occurrence limits options of \$300,000, \$500,000 or \$1,000,000 (additional excess limits available)
- Loss of Income coverage is included on an actual loss sustained basis.
- Crime and Inland Marine options available

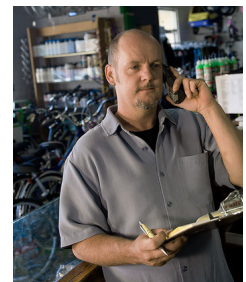
## Other Coverages:

### PREMIER BUSINESS OWNERS ENDORSEMENT

This endorsement enhances or adds over 40 property and liability coverages to our Business owners policy with specialized coverages for certain classes: restaurants, contractors and churches.

- Accounts receivables \$25,000
- Computer coverage \$25,000 equipment / \$10,000 media
- Employee Dishonesty \$10,000
- Forgery & Alterations \$10,000
- Ordinance or Law
- Outdoor Signs \$5,000
- Many others

- ▶ Equipment Breakdown - protect against loss of systems (ie: a/c, heat, phone systems, etc)
- ▶ Employment Practices Liability - if you have employees, you need this coverage-ask for details.
- ▶ Hired / Non-Owned Auto - protect your business when renting autos or using employee vehicles
- ▶ Professional Liability - veterinarians, printers, pastoral, optical & hearing aid, funeral directors
- ▶ Cargo Coverage - protects your property in transit
- ▶ Scheduled Equipment - cover tools, equipment or almost anything that leaves your premises
- ▶ Backup of Sewers and Drains - property coverage for water damage
- ▶ Flexible billing options available including EFT



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This is a summary of the coverage. Please refer to the Coverage Terms and Conditions for actual coverage and claims filing details.