



Business Protector

We know how hard you work to make your business a success.

With SECURA, you get trade-specific insurance tailored to you so you can focus on growing your business. You'll find our people truly care and enjoy helping you.

Key Coverage Benefits

Coverage Features

- Building and Personal Property Coverage Form
- Causes of Loss — Special Form
- Business Income — Actual Loss Sustained 12 months
- Business Income — Discretionary Payroll Expense
- Computer Amendatory
 - Computers Included in Business Personal Property Limit
 - Electronic Data\$25,000
 - Off-Premises Computer (includes transit)..... Included in Off-Premises Property Extension Limit
 - Interruption of Computer Operations\$25,000
 - False Pretense Computer.....\$1,000
- Liability Coverage
 - Occurrence\$1,000,000
 - General Aggregate\$2,000,000
 - Products and Completed Operations Aggregate\$2,000,000

Enhanced Security for Business

- Replacement cost is equal to the value of property with no coinsurance.
- Business Income waiting period is eliminated (except for Civil Authority and Breakdown perils).
- Coverage for damage done to a building you are a tenant of by a covered cause of loss.
- Newly acquired organizations will be protected by policies for up to 180 days.

Universal WRAP

Flex Coverages

Our Flex Coverage Limits reduce worry about having enough coverage. At the time of loss, apply your limit of \$125,000 to any combination of the six coverages below:

- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges

See reverse side for complete coverages.

Value-Added Services

Outstanding Claims Service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved.

Consultative Risk Management

- We offer risk management solutions that help you improve safety.
- For free downloadable safety programs and loss prevention articles, visit the Risk Management Resources tab on secura.net.

These are coverage highlights. For a complete list of coverages, please see the reverse side of this document. Contact your independent insurance agent for details.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



Business Protector

Universal WRAP Summary of Coverages

Flex Coverage Extensions

- Flex Coverage Limit Of Insurance \$125,000
- Applies to the Following Coverage Options:
 - Debris Removal
 - Electronic Data
 - Fine Arts at Described Premises
 - Fire Extinguisher Recharge
 - Personal Property of Others (excluding employee tools)
 - Public Safety Service Charges

Coverage Features

- Accounts Receivable (other than electronic data)
 - On Premises \$25,000
 - Off Premises \$5,000
- Additional Covered Property \$50,000
- Business Personal Property On Structures Or In Portable Storage Units Included in BPP Limit
- Broadened Business Income (Including Civil Authority, Lost Lease Protection, and Dependent/Secondary Property Income) \$25,000
- Broadened Premises 1,000 feet
- Business Personal Property Seasonal Increase 25% or \$100,000 (whichever is less)
- Computer and Funds Transfer Fraud \$5,000
- Employee Theft \$10,000
- Forgery or Alteration \$25,000
- Landlord Furnishings Included in Building Limit
- Lock Replacement Due To Theft of Keys or Transmitters \$1,000
- Money And Securities
 - Inside \$10,000
 - Outside \$10,000
- Money Orders And Counterfeit Money \$5,000
- Newly Acquired or Constructed Property (Building, Your Business Personal Property, Broadened Business Income, and Flex Coverage Extensions combined) \$1,500,000
- Ordinance Or Law
 - Undamaged Portion
 - Building Included in Building Limit
 - Tenant Improvements and Betterments Included in BPP Limit
 - Demolition Cost Coverage and Increased Cost of Construction combined \$100,000
 - Increased Period of Restoration Included in Broadened Business Income
- Outdoor Property
 - Trees, Shrubs, and Plants \$10,000 (limited to \$1,000 per tree, shrub, or plant)
 - Fences and Antennas \$10,000
- Outdoor Signs \$10,000 per sign
- Personal Effects (excluding employee tools) \$10,000
- Personal Property Away From Premises
 - At any Fair, Trade Show, or Exhibition \$15,000
 - Non-Owned Location \$15,000
 - Care, Custody, or Control of a Salesperson \$10,000
 - In Transit (any vehicle) \$15,000

- Photographic Or Scientific Instrument Lenses Included in BPP Limit
- Pollutant Clean-Up and Removal \$25,000
- Tenant Building — Required By Lease \$10,000
- Tenant Glass Breakage \$50,000
- Theft of Building Materials \$50,000
- Unscheduled Structures Building Limit or \$25,000 (whichever is less)
- Valuable Papers and Records (other than electronic data)
 - On Premises \$25,000
 - Off Premises \$5,000

Claim-Friendly Support

- Coinsurance Waiver on Losses Under \$10,000 Included
- Covered Crime Reward \$5,000
- Removal of Property to Prevent a Loss \$1,000

Deductible Provisions

- Selected Coverage Deductible - \$500
- Regardless of the amount of the Deductible for Covered Property, the most we will deduct in any one occurrence is \$500 for the following selected coverages provided by this policy:
 - Electronic Data
 - Fine Arts at Described Premises
 - Personal Property of Others
 - Accounts Receivable (other than electronic data)
 - Computer and Funds Transfer Fraud
 - Employee Theft
 - Forgery or Alteration
 - Tenant Glass Breakage
 - Money And Securities
 - Money Orders and Counterfeit Money
 - Outdoor Property
 - Outdoor Signs
 - Personal Effects (excluding employee tools)
 - Valuable Papers and Records (other than electronic data)
- No deductible applies to the following additional coverages provided by this policy:
 - Fire Extinguisher Recharge
 - Public Safety Service Charges
 - Broadened Business Income
 - Lock Replacement Due To Theft Of Keys Or Transmitters
 - Covered Crime Reward

The deductibles as shown in the policy apply to all remaining coverages.

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