

BUSINESS PERSONAL PROPERTY POLICY

The Business Personal Property Policy provides coverage for business personal property and tenant's improvements and betterments owned by the insured and business personal property of others for which the insured is legally liable.

KEY FEATURES

- No coinsurance clause
- Business personal property and tenant's improvements limit increased to 120% of the declared value, provided declared value is equal to full replacement cost
- Replacement cost coverage for the insured's business personal property and tenant improvements and betterments (if actually replaced)
- Blanket coverage available
- \$250 minimum premium
- \$50,000 business personal property for up to 30 days at a new, permanent business premises established and operated by the insured if not covered by other insurance

ADDITIONAL FEATURES

- \$15,000 accounts receivable
- \$15,000 valuable papers
- \$1,000 business personal property at a temporary location
- \$1,000 property in transit
- \$1,000 building including glass for which the insured is liable as a lessee
- \$1,000 extra expense
- \$1,000 business income for up to 24 months
- \$1,000 leasehold interest
- \$1,000 money

Limits for each of these coverages may be increased.

Deans & Homer
ESTABLISHED IN 1856

This is a summary of coverage only. Please refer to policy for complete details, conditions and limitations. Some limits shown above may be increased for an additional premium charge. For a complete list of the companies Deans & Homer represents as Managing Underwriter, please refer to deanshomer.com/site/companies. Company availability depends upon state. Included content is intended for our retail agents.

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