

Here's a sample of the other products available:

- Employment Practices Liability Insurance
- Pollution Liability Insurance
- Surety Bonds
- Personal Auto, Home and Life Insurance
- Business Life programs:
 - Simplified Employee Pension Plan
 - Qualified Pension Plan
 - Partnership Insurance
 - Sole Proprietor Insurance
 - Stockholder Insurance

Call your Farmers agent today for more information.

This brochure contains a general description of the package and is not a policy contract. The policy itself should be read for your actual coverages and exclusions.



FARMERS
BUSINESS INSURANCE

Farmers Insurance Group of Companies
Los Angeles, CA 90051-2478
www.farmersinsurance.com

Farmers[®] condominium association program



FARMERS
BUSINESS INSURANCE

*When it comes to insurance,
Farmers is the only name
you need to know.*

Since 1928, Farmers has been one of the leading providers of insurance coverage and services. With over 15,000 agents in 41 states, we have grown to become one of the largest insurance and financial groups in America.

Our knowledge, superior service and industry experience have been the keys to Farmers' success. However, our greatest asset is our people: the Farmers team of professional agents, claims representatives and loss control specialists, supported and coordinated by local personnel providing underwriting and policy processing expertise.

Only an insurance group as accomplished as Farmers can deliver the comprehensive insurance programs we offer. Whatever your situation, we are committed to getting you back where you belong.



Our condominium association program can be tailored to meet your needs

Business insurance safeguards against many hazards that could affect your investment. You want a company that can customize your coverage – minimize the gaps and avoid costly duplications. Farmers does this and more.



From personal, professional service to fast, expert claims handling, to safety education and loss control services – Farmers is the insurance group for you.

Competitive pricing and expanded capabilities make the difference

One of the advantages of being an established and experienced company like Farmers is our ability to offer you a competitive rate. Our specialists work tirelessly to make sure you are getting valuable coverage at an affordable price.



We offer flexible pricing plans designed to reflect the unique characteristics of your business, taking into consideration:

- limits, coverage and deductible requirements
- past loss experience and loss prevention efforts
- hazard control and safety protection features

Personal service that works for you

While many insurance companies these days deal with their customers only by mail or by phone, with Farmers you have a personal, professional agent helping you every step of the way.

Our agents and underwriters are trained professionals who specialize in providing insurance that addresses the unique insurance needs of your business. In addition, your Farmers agent will periodically conduct a Farmers Friendly Review® to help you revisit your coverage needs and update your policy, if necessary.

Claims are handled promptly

Claims representatives are key players on our team. They are specialists in condominium associations, so you can always be assured of prompt, responsive claims handling.

Farmers' extensive network of claims offices ensures that our claims representatives have the ability to rapidly manage losses and their effect on your business. Our claims staff is dedicated to restoring your world to order.

Your partner in safety

Farmers offers loss control and safety programs which assist in meeting legal requirements and improving employee awareness.

Key Coverages

Property

Customized property coverages are designed to meet your association's individual needs, including buildings, business property, association fees, replacement cost, inflation guard and equipment breakdown coverage.

General Liability

Even properties that are maintained at the highest standards may have unique liability exposures. Our liability coverage is your best defense – offering insurance for premises, personal and advertising injury, and many other liability exposures.



Crime coverage

As an active member of your board, you are concerned with theft losses you may sustain both inside and outside your complex. Farmers offers options that provide protection ranging from employee dishonesty to depositor's forgery and broad form money and securities coverage.

Optional Directors and Officers Liability

As an association board member, you are exposed to liability claims against you and other board members for the business decisions made and actions taken by the board

This optional coverage provides protection to current as well as past and future board members from claims of negligence in fulfillment of duties and responsibilities. In addition, volunteers, committee members and employees can qualify for coverage.

Optional Unit-Owners coverage

Condominium associations that desire coverage for individual unit-owners' improvements and betterments may choose from three methods Farmers offers to insure this exposure. Our three unique unit-owners coverage options recognize the diverse nature of your particular association's needs.

Additional optional coverages and limits

Farmers understands each customer may have unique insurance requirements. That is why Farmers offers you the choice of additional coverage and higher limits in some areas. You have the option to increase limits on several coverages, such as outdoor signs and accounts receivable.

Plus you can add coverages, such as employee benefits liability.



More opportunities

Business Auto coverage

We offer all the standard coverage plus many options for the vehicles owned or rented and used by your association.

Umbrella Liability coverage

You hear and read about large jury awards resulting from liability lawsuits. Our Umbrella policy provides added coverage against such large liability claims.

Additional coverages

Your Farmers agent has a wide selection of insurance policies and pension plans for both your business and personal needs.