



FARMERS
BUSINESS INSURANCE

Optional coverages you can add to your package

- Employee Benefits Liability
- Hired and Non-Owned Auto
- Glass Deductible Buy-Back
- Back-up of Sewer and Drain
- Tenant's Exterior Glass (Premier only)
- Tenant's Improvements and Betterments
- Off-Premises Service Business Income
- Outdoor Fences and Walls (Premier only)
- Building Ordinance
- Earthquake
- Earthquake Sprinkler Leakage
- Inflation Guard
- Fine Arts Coverage (Premier only)
- Transportation Coverage
- Optional Wind and Hail Deductible
- Commercial Auto

Other products available

You can complete your business and personal asset coverage with these additional Farmers products:

■ Umbrella Liability coverage

No one expects to encounter a loss that exceeds the limits of his or her policy, but unfortunately in today's business environment, liability lawsuits – resulting in large jury awards – can and do happen. Do you know if your current coverage offers sufficient protection against such events?

As the name implies, Farmers Commercial Umbrella goes “over the top” of your existing Farmers business liability coverage, offering \$1 million or more of added financial security for your business.

■ Business Life Programs

Simplified Employee Pension
Qualified Pension Plan
Partnership
Sole Proprietor
Stockholder/Key Person

■ Personal Insurance

Autos
Home
Life

■ Surety Bonds

- Pollution Liability Insurance
- Employment Practices Liability Insurance
- Workers' Compensation

This brochure contains general product descriptions and is not a policy contract. The policy itself should be read for your actual coverage and exclusions.



FARMERS
BUSINESS INSURANCE

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

Farmers[®] hardware and home improvement program





A coverage program designed for your hardware and home improvement business

Our hardware and home improvement 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 gets you back where you belong.

■ Custom coverage that minimizes possible gaps and costly duplications

Our package policy offers a wide range of coverage for your property and can be tailored to meet your specific insurance needs. Farmers has a plan for you.

■ Professional agents and underwriters, specialists in hardware and home improvement businesses

Our agents and underwriters are trained professionals who specialize in providing insurance for your business. They understand your unique insurance needs.

■ Competitive and flexible pricing

We offer flexible pricing plans designed to reflect the unique characteristics of hardware and home improvement businesses, taking into consideration limits, coverage and deductible requirements, past loss experience and loss prevention efforts, and hazard control and safety protection features.

■ The high-quality service you deserve

You deserve quality and value for your premium dollars. And that is what you will get – customized coverage accompanied by excellent service through professional, knowledgeable and responsive agents and claims representatives.



Choose Farmers Primary or Premier coverage packages

■ Property coverages

	Primary package limits	Premier package limits
Buildings	\$ _____	\$ _____
Contents	\$ _____	\$ _____
Business Income	Actual loss sustained	Actual loss sustained
Business Personal Property (seasonal increase)	Additional 25% included	Additional 25% included
Machinery and Equipment Breakdown	Not available	Included
Outdoor Signs	\$2,500*	\$7,500*
Computers and Data	\$10,000*	\$25,000*
Accounts Receivable	\$5,000*	\$25,000*
Valuable Papers	\$5,000*	\$25,000*
Personal Property Off Premises	\$5,000*	\$5,000*
Pollution Clean-Up	\$10,000	\$10,000*
Newly Acquired Personal Property	\$100,000	\$100,000
Outdoor Property (trees, shrubs)	\$2,500*	\$2,500*
Fire Department Service Charge	\$1,000	\$1,000
Newly Acquired Buildings	\$250,000	\$250,000
Arson Conviction Reward	\$5,000	\$5,000
Fire Extinguisher Recharge	\$2,500	\$5,000
Increased Cost of Construction	\$5,000	\$5,000

■ Crime coverages

Employee Dishonesty	\$5,000*	\$10,000*
Money and Securities	\$5,000*	\$10,000*
Depositors Forgery	\$2,500	\$2,500

■ Liability coverages

The following coverages are included in both Primary and Premier coverage packages (choose \$500,000, \$1,000,000 or \$2,000,000 per occurrence)

Premises and Operations	Spouse or Partners as Insureds
Products and Completed Operations	Liability for Newly Acquired Locations
Independent Contractor You Hire	Limited World-Wide Liability
Contractual Liability	Medical Payments (\$5,000 limit)
Owners Protective Liability	Fire Legal Liability (\$75,000* limit)
Personal and Advertising Injury Liability	Tenants Legal Liability (\$75,000* limit)
Host Liquor Liability	Supplemental Payments (\$250/day limit)
Non-Owned Watercraft	

* Higher limits available