



FARMERS®



Retail

Shopping
Center



The Retail Shopping Center Package designed for you!

Farmers offers you:

■ Professional agents and underwriters, specialists in Commercial Real Estate

Our agents and underwriters are highly trained professionals who specialize in providing insurance for Retail Shopping Centers. They understand your unique insurance concerns.

■ Competitive and flexible pricing

We offer flexible pricing plans designed to reflect the unique characteristics of your property, 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 expect quality service, 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 Package

■ Property Coverage includes:

	Primary Package Limits	Premier Package Limits
Buildings – Replacement Cost	\$ _____	\$ _____
Business Personal Property – Replacement Cost	\$ _____	\$ _____
Accounts Receivable*	\$5,000	\$10,000
Arson Conviction Reward	\$5,000	\$5,000
Back Up of Sewers or Drains*	\$1,000	\$1,000
Building Glass	Included	Included
Building Limit – Automatic Increase	Included	Included
Business Personal Property at Newly Acquired Locations	\$100,000	\$100,000
Computer Coverage*	\$10,000	\$25,000
Debris Removal*	\$10,000	\$25,000
Equipment Breakdown	Not available	Property Limit
Extended Replacement Cost	Not available	Included
Fire Extinguisher Recharge	\$2,500	\$2,500
Fire Department Service Charge	\$1,000	\$1,000
Lock Replacement*	\$100/\$5,000	\$100/\$10,000
Loss of Earnings	12 months Actual Loss Sustained	12 months Actual Loss Sustained
Newly Acquired or Constructed Property	\$1,000,000	\$1,000,000
Off Premises Personal Property*	\$5,000	\$5,000
Outdoor Signs*	\$10,000	\$25,000
Pollution Clean-Up*	\$10,000	\$25,000
Premises Boundary	100 ft	1,000 ft
Tenants Move-Back	Not available	\$10,000
Valuable Papers*	\$5,000	\$10,000

■ Crime Coverages:

Employee Dishonesty*	\$10,000	\$25,000
Forgery and Alteration	\$2,500	\$2,500
Money Orders and Counterfeit Papers	\$1,000	\$1,000
Money and Securities*	\$10,000	\$25,000

■ 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	Personal and Advertising Injury Liability
Products and Completed Operations	Medical Payments (\$5,000 per person)
Contractual Liability	Fire Legal Liability (\$50,000 limit)
Owners Protective Liability	Supplemental Payments (\$250/day limit)

■ Optional Coverages:

Earthquake Coverage (in select areas)	Employee Benefits Liability
Earthquake Sprinkler Leakage (Building limit)	Employers Liability (in select areas)
Hired and Non-owned Auto Liability	Glass Deductible Buy-Back
Owned Commercial Auto	Fine Arts
Additional Insured	Building Ordinance
Aggregate Limits per location	Outdoor Fences and Walls



*Higher limits available



Umbrella coverage

No one ever expects to encounter a loss that exceeds the limits of their policy, but unfortunately in today's business environment losses of this size can and do happen. You read more and more about catastrophic losses and the high jury awards resulting from liability lawsuits. *Do you know if your current coverage offers sufficient protection against such events?* **Sometimes not knowing can be very expensive.**

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

Other coverages available:

Does your retail shopping center have unique exposures? Choose from among these additional coverages to customize your insurance.

■ Flood insurance

■ Workers' Compensation

■ Business Life

■ Personal Insurance

Simplified Employee Pension
Qualified Pension Plan
Tax-Sheltered Annuity retirement benefits
Partnership Insurance
Sole Proprietor Insurance
Stockholder Insurance

Auto
Home
Life

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.



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