

Business Sure-All Insurance Package

Policy Highlights



Grinnell Mutual's Business Sure-All Package offers strong protection for small businesses. Qualifying businesses must meet the following requirements.

- Buildings 25 years old or less, unless the building has been rehabilitated as to wiring, plumbing, heating, roof, etc., in the last 15 years.
- Current ownership and management have been in business at least 2 years.
- Total gross annual sales up to \$4,000,000.
- Total floor area up to 30,000 sq. ft.
- Additional guidelines apply depending on occupancy.
- Target market programs with enhanced coverages may be available.

Important Coverages

- Newly-acquired or Constructed Property — \$500,000 per building
- Personal Property at Newly Acquired Locations — \$250,000 per building
- Business Income Coverage — Actual loss sustained, up to 12 months
- Outdoor Signs on Described Premises — Replacement cost
- Outdoor Property — \$10,000/\$1,000 per tree, plant or shrub
- Walks, Roadways or other Paved Surfaces — \$25,000
- Personal Property Off Premises* — \$15,000
- Personal Effects— \$5,000
- Lock Replacement — \$1,000 (\$50 deductible applies)
- Debris Removal — \$15,000
- Valuable Papers and Records* — \$10,000 on premises; \$5,000 off premises
- Money and Securities* — \$10,000 on premises; \$5,000 off premises
- Accounts Receivable* — \$10,000 on premises; \$5,000 off premises
- Forgery and Alteration* — \$2,500
- Fire Department Service Charge — \$2,500
- Fire Extinguisher Recharge — \$5,000
- Water Back-up from Sewer, Drain, Sump — \$5,000
- Debris Removal — \$15,000
- Employee Dishonesty* — \$5,000
- Spoilage Coverage* — \$5,000
- Ordinance or Law* — \$10,000

* Higher limits may be purchased for an additional charge. Other optional coverages are also available.

These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.



GRINNELL MUTUAL
REINSURANCE SINCE 1909®

GMBP 2089-PH (08-10)