

Clothing Store Insurance Package

Policy Highlights



Grinnell Mutual's Clothing Store Package offers strong protection for shops that meet the following requirements:

- The buildings must be no more than 25 years old, 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 \$8 million.
- Total floor area may not exceed 60,000 square feet.

Important Coverages

- Newly-acquired or Constructed Property — \$500,000 per building
- Newly-acquired Business Personal Property — \$250,000 per building
- Completed Additions — Replacement cost or ACV
- Permanently Installed Machinery & Equipment — Replacement cost or ACV
- Personal Property used to Maintain or Service the Building — Replacement cost or ACV
- Exterior Glass — Replacement cost or ACV
- All Outdoor Signs — Replacement cost
- Interior Glass — Replacement cost
- Outdoor Property — \$10,000/\$1,000 per tree, plant or shrub
- Personal Property Off Premises — \$15,000
- Personal Effects — \$5,000
- Personal Property of Others in Insured's Care, Custody or Control — Replacement cost
- 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
- Business Income/Extra Expense — Up to 12 months for actual losses
- Fire Department Service Charge — \$2,500
- Fire Extinguisher Recharge — \$5,000
- Water Back-up from Sewer, Drain, Pump — \$5,000
- Debris Removal — \$15,000
- Employee Dishonesty* — \$5,000
- Walks, Roadways or other Paved Surfaces — \$25,000
- Lock Replacement — \$1,000 (\$50 deductible applies)
- Spoilage Coverage* — \$5,000
- Ordinance and Law* — \$10,000
- False Branding — \$5,000
- Improper Alteration to Customer's Property — \$1,000
- False Pretense for Insured's Property in the Care of Others — \$2,500
- Business Liability* — \$300,000

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



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