

OPTIONAL COVERAGES

- **Optional Section 1 Deductibles.**
\$1,000, \$2,500, or \$5,000 (\$500 is standard)
- **Outdoor Signs.**
Higher limits and broader coverage than Outdoor Property extension of coverage.
- **Exterior Glass.**
Broader coverage than the basic policy.
- **Money And Securities.**
- **Employee Dishonesty.**
- **Cost Of Research Of Valuable Papers.**
- **Additional Business Personal Property Off Premises.**
Limits of \$5,000, \$10,000 or \$15,000 are available.
- **Additional Insured.**
Various entities may be added as additional insureds.
- **Cosmetologists, Barbers And Manicurists Professional Liability.**
Includes employees or independent contractors working on the premises.

**Compare Our Low
Minimum Premiums.**

Contact An Agent Today!

CORPORATE HEADQUARTERS



P. O. Box 5555
707 E. United Heritage Ct.
Meridian, ID 83680-5555
800-877-8862
unitedheritage.com

This brochure is designed to provide a summary and explanation of coverage of the Business Insurance Plus, UHP&C BIP(1-04), offered by United Heritage Property & Casualty. It does not include all of the features, exclusions, limitations or conditions.

This plan is designed for small retail stores, offices or apartments. Coverage can be provided for in-home businesses. It may be written for the building owner, if all occupancies are on the classification listing, the tenant, or for owner occupied businesses. Manufacturing or contracting risks are not eligible.



Property & Casualty Company

Serving The People Since 1908

BUSINESS INSURANCE POLICY PLUS

An insurance plan providing property and liability insurance for small retail stores, offices or apartments. Coverage can be provided for in-home businesses.



COVERAGE A - BUILDINGS



Provides protection on a REPLACEMENT COST basis for DIRECT PHYSICAL LOSS to the insured building. A few perils such as Earth Movement and Nuclear Hazard are not covered. Buildings also may be insured for Actual Cash Value.

COVERAGE B - PERSONAL PROPERTY

Business Personal Property is also covered in the premises or within 200 feet on a REPLACEMENT COST basis for DIRECT PHYSICAL LOSS again with exclusions and limitations.



COVERAGE C - BUSINESS INCOME & EXTRA EXPENSE



The Company will pay for loss of business income and for extra expense as a result of a covered loss to insured property.

COVERAGE D - BUSINESS LIABILITY



This coverage includes coverage of Bodily Injury, Property Damage, Personal Injury and Advertising Injury. This also includes coverage for the PRODUCTS AND COMPLETED OPERATIONS HAZARD. Liability limits of \$300,000, \$500,000, or \$1,000,000 are available. Personal Injury and Advertising Injury Limited to \$25,000.

COVERAGE E - FIRE LEGAL LIABILITY

Pays when the insured is legally obligated to pay for damages caused by fire to premises leased by or rented to an insured. Limits of \$50,000, \$100,000 or \$300,000 are available.



COVERAGE F - MEDICAL EXPENSES



Pays up to \$5000 for necessary medical expenses of others caused by an insured, even when you are not liable.

ADDITIONAL COVERAGES

- **Debris Removal.**
- **Reasonable Repairs.**
- **Property Removed.**
- **Fire Department Service Charge. (\$1000)**
- **Collapse.** (only for specified causes)
- **Back Up Of Sewers. (\$1000)**
- **Refrigerated Products. (\$1000)**
- **Limited Resulting Loss.**
- **Recharge of Fire Extinguishing Equipment Discharged to Prevent Damage. (\$500)**
- **Pollution Cleanup And Removal.** (With Limitations)
- **Building Ordinance.**



EXTENSIONS OF COVERAGE

- **Fungi, Rot Or Bacteria. (\$5000)**
- **Personal Property Off Premises. (\$2,500)**
- **Personal Property At Newly Acquired Premises. (\$10,000)**
- **Outdoor Property.** (\$1,500 limit, includes vandalism on signs and up to \$500 per tree)
- **Valuable Papers And Records-Cost Of Research. (\$1000)**