



**The Ultra Businessowners program from Safeco Business Insurance.** Designed around the needs of your business. With important coverages like accounts receivable and business income, along with Safeco's legendary claims service, you can be assured your company is protected with the best insurance value available.

**Coverage included in our Businessowners Policy**

**PROPERTY INSURANCE**

**General Loss**

Protects your buildings and business personal property, including computer equipment and glass, from certain losses due to fire, vandalism, theft, windstorm, water exposure or other perils.

**Business Income Protection**

Provides coverage for loss of earnings and/or extra expenses after a covered loss, for up to 12 months.

**Accounts Receivable**

Provides \$25,000 coverage for amounts due from your customers that you are unable to collect because of loss or damage to records.\*

**Equipment Breakdown**

Covers damages related to certain equipment failure which is often not covered by warranties or property policies.

**Valuable Papers or Records**

Provides \$25,000 coverage for loss of documents, manuscripts and records, including data and media, caused by a covered hazard.\*

**Money and Securities**

Provides coverage for theft, disappearance, or destruction of money and securities at your covered premises, at a bank, or while in transit. This covers up to \$10,000 on premises and \$5,000 off premises. Higher limits are available.

**Employee Dishonesty**

Provides \$15,000 coverage for loss of your business property and money and securities caused by covered dishonest acts committed by your employees.

**Forgery or Alteration**

Provides \$5,000 coverage for losses involving forgery or alteration of checks, drafts, and other covered instruments.\*

■ **ULTRA BUSINESSOWNERS INSURANCE**

Presented by Safeco and A.D. DERN INSURANCE AGENCY, INC.



**Sewer or Drain Backup**

Provides \$5,000 coverage for damage caused by water that backs up from a sewer, drain, or sump.\*

**Outdoor Signs**

Provides \$7,500 for damage to your outdoor sign caused by a covered hazard.\*

\*Basic coverage limit provided – additional coverage may be purchased.

**LIABILITY INSURANCE**

**General Liability**

For covered acts, provides protection for damages legally owed to others as a result of your business operations. Choose one of four amounts of coverage to cover claims of the following: Bodily injury, Property damage, Personal and advertising injury.

**Tenants Liability**

Pays for property damage loss, for which you are legally liable, to premises rented to you, up to policy limits.

**Medical Payments Coverage**

Helps pay doctor bills for accidental injuries up to \$10,000, even if the accident does not involve legal liability.

**A.D. DERN INSURANCE AGENCY, INC.**  
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**Optional Coverages**

**LIABILITY INSURANCE**

**Employee Benefit Liability**

Covers you for financial loss related to private employee benefit programs due to administrator's errors and omissions.

**Nonowned/Hired Auto Liability**

Covers you for exposures due to nonowned or hired commercial autos when no other auto policy exists (not available in all states).

**Garagekeepers Insurance**

Provides coverage for damage to your customer's auto when left in your care, custody, and control.

**Liquor Liability**

Provides coverage for injury and damages you are legally liable for as a result of selling alcoholic beverages.

**How do I make a claim?**

At Safeco, there is no "weekend."  
We're here to assist you, 24  
hours a day, 7 days a week.  
Just dial 1.800.332.3226.

**For more information,**

**or to request a quote form,  
please visit our Website  
www.safeco.com**



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Seattle, Washington  
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Seattle, Washington  
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**Important Notice**

Coverage statements shown are simplified descriptions only. The full and exact contract is contained only in the policy. Eligible classes of business are limited. The Safeco Insurance Companies operate through different affiliates in each state. Be sure to check with your agent to determine which companies offer this product in your state.