

We Care About Your Business

At Farmers Union Insurance, we recognize and appreciate your hard work in managing a successful business, and we share your desire to offer the very best in customer service. Our commitment is to assist you in financially protecting your business and the position in the community that you have earned.

We Mean Business

... because we offer a package policy designed to provide all of the important property and liability coverages every business should have. We also offer a number of optional coverages so your insurance program can be customized to your particular needs.

We Believe

... that a good business insurance program should include at least these very important features:

- A core of coverages essential to all businesses, including property, debris removal, loss of earnings, exterior building glass and liability
- The opportunity to choose additional coverages and endorsements to meet particular business needs
- A variety of choices for deductibles and coverage limits

And, we have just the product that meets these requirements—our Farmers Union Insurance Businessowners Policy.

National Farmers Union
Property and Casualty Company
5619 DTC Parkway, Suite 300
Greenwood Village, CO 80111-3136
(800) 347-1961
www.FarmersUnionInsurance.com

This brochure is informational only and is neither an offer to insure nor a contract of insurance. It is intended to provide a brief, general overview of our Businessowners Policy. Please note that only the policy contains the actual coverages, definitions, deductibles, limits, conditions, limitations, exclusions and other provisions.

Businessowners Policy



A package policy customized for the financial protection of today's successful businesses



**FARMERS
UNION
INSURANCE**

One Comprehensive Policy with All the Important Basics

Property Insurance Designed to Protect Your Building and Business Personal Property

We know how hard you have worked to build and maintain your business, and we understand the insurable property risks you face. We put this knowledge to good use by covering:

- Fire, Lightning, Smoke
- Windstorm, Hail
- Explosion
- Vandalism
- Riot
- Sprinkler Leakage
- Property in Transit
- Vehicle and Aircraft Damage to Structures and Business Personal Property



And, We Include These Valuable Extras

- Debris Removal following a covered loss, up to specified policy limits
- Business Income—if your business is temporarily interrupted as a result of an insured loss, coverage is provided for actual income loss during a specified restoration period.
- Exterior Building Glass when damaged by a covered peril, including letters and ornamentation attached to your building

Liability Insurance to Meet Your Obligations to others

Provides Coverage for Your Business Activities

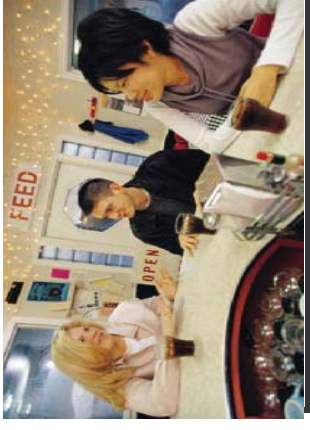
Our Farmers Union Insurance Businessowners Policy provides coverage for many of the liability exposures faced by small businessowners:

- Bodily Injury caused to another
- Property Damage
- Products/Completed Operations for claims arising out of products sold, handled or distributed by you, or resulting from the faulty work of your employees
- Personal Injury based on slander or libel
- Advertising Injury for claims arising from the advertising of your products and services
- Medical Expenses up to \$5,000 per person per occurrence
- Professional Liability for druggists, barbers and beauticians, funeral directors, optical/hearing aid providers and veterinarians

Optional Coverages*

- Interior Glass
- Employee Dishonesty—up to \$100,000 for loss caused by the fraudulent or dishonest acts of your employees
- Exterior Glass for tenants responsible for exterior glass on the buildings that they occupy
- Outdoor Signs
- Hired and Non-Owned Automobile

*These coverages are available at an additional cost



Other Policies Available

- Business Auto Liability and Physical Damage—if anyone in your business is responsible for an accident while using insured cars for business purposes. This coverage pays for injuries and/or property damage suffered by both parties.
- Business Umbrella Liability provides limits in excess of your primary coverage for more protection in case of large lawsuits or court awards.
- Business Life can provide the financial resources to:
 - purchase the business interest of a deceased partner or stockholder.
 - enable an associate or business to purchase your interest in the business from your family or estate in the event of your death.
- Personal Insurance from your Farmers Union Insurance agent for Auto, Home, Farm, Crop, Life, Health and Retirement.