

We Care

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

...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 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

We have just the product that meets these requirements—our Farmers Union Insurance Restaurant Package Policy!

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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 description of our Restaurant Express Package program. Please note that only the program itself contains the actual coverages, definitions, deductibles, limits, conditions, limitations, exclusions and other provisions.

Restaurant Express Package Policy



*Farmers
Union
Insurance*



Member of the QBE Insurance Group

We Insure Your:

Building

- Replacement Cost (the cost to replace without deduction for depreciation)

Or

- Actual Cash Value (the cost to replace with a deduction for depreciation)

Business Personal Property

- Replacement Cost
- Actual Cash Value

Business Income/Extra Expense

Coverage for the actual loss of income you sustain due to suspension of operations during the period of restoration

Business Liability

Coverage for liability that may arise from your premises or products

Automatic Coverages included at no extra charge

- \$5,000 Accounts Receivable
- \$5,000 Valuable Papers
- \$50,000 Employee Dishonesty
- \$10,000 Money/Checks Inside, \$2,000 Outside, for Theft, Disappearance and Destruction
- \$5,000 Loss of Refrigeration
- \$5,000 Fine Arts
- \$1,000 Fire Department Service Charge
- \$5,000 Medical Payments
- \$2,500 Computer

Most of the above coverages can be increased



Optional Coverages

- Glass Coverage for Operators Who Rent
- Sign Coverage
- Hired/Non-Owned Auto

Deductibles

\$1,000 Standard
\$2,500 Optional

Liability Options

\$300,000/300,000	\$300,000/600,000
\$500,000/500,000	\$500,000/1,000,000
\$1,000,000/1,000,000	\$1,000,000/2,000,000

Premium Payment Plans Are Available!!!

