

The Office Product

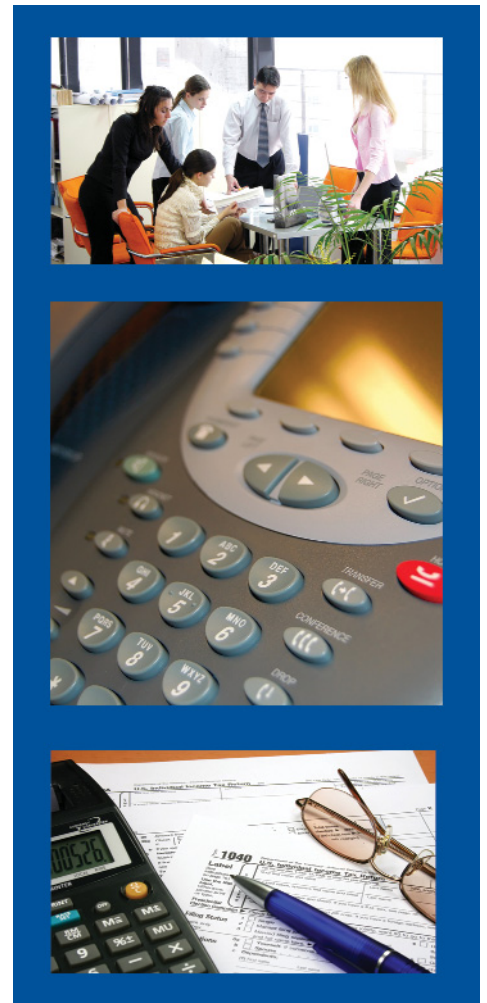
This product provides a comprehensive bundle of coverages for over 50 specific office classes such as Accountants, Advertising Agencies, Answering Services, Draftsmen, Insurance Agencies, Medical Offices, Real Estate Offices, Telemarketers, Ticket Agencies and more...

AVAILABLE COVERAGES:

- ▶ Property
- ▶ General Liability
- ▶ Hired and Non-owned Liability
- ▶ Professional Liability:
Professional Liability Coverage Included at no charge at a sub-limit of \$25,000 for many classes.
- ▶ Equipment Breakdown
- ▶ Crime

OTHER PRODUCT FEATURES:

- ▶ Coverage offered on the Businessowners Form
- ▶ No General Liability Deductible
- ▶ Special Form Available
- ▶ Replacement Cost Requirement Available
- ▶ No Coinsurance
- ▶ Business Income offered on an Actual Loss Sustained basis, up to the stated limit available
- ▶ Seven coverages offered on a single policy





Insurance Services, Inc.

Abram Interstate Insurance Services, Inc
2211 Plaza Dr, Suite 100 | Rocklin, CA 95765
Phone: 800.955.4465 | Fax: 916.780.7181
California License #: 0D08440

The Office Product

AS AN OFFICE OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ General Liability Coverage that includes coverage for Mental Anguish or Emotional Distress
- ▶ No Coinsurance Requirement on the Property Coverage
- ▶ Loss of Income on an Actual Loss Sustained basis
- ▶ Business Season coverage for you Business Personal Property

The following features are included or available in The Office Product; make sure you have them all:

| COVERAGE FEATURES | OUR GROUP | COMPETITORS' POLICY |
|--|-----------|---------------------|
| Businessowners Policy Form | ✓ | ? |
| No General Liability Deductible | ✓ | ? |
| General Liability Coverage that expands the definition of Bodily Injury to include Mental Anguish or Emotional Distress | ✓ | ? |
| Professional Liability sublimit of \$25,000 automatically included on certain classes | ✓ | ? |
| Personal Property of others up to contents limit | ✓ | ? |
| Special Form Available | ✓ | ? |
| Replacement Cost available | ✓ | ? |
| No Coinsurance requirement | ✓ | ? |
| Business Income on Actual Loss Sustained basis up to the stated limit available | ✓ | ? |
| \$25,000 sublimit for Electronic Data Coverage | ✓ | ? |
| \$5,000 Transit Coverage | ✓ | ? |
| Value Plus Endorsement available on accounts eligible for Special Form offering 15 valuable coverage enhancements including; Water Back-up, Money & Securities, Employee Dishonesty, Signs, Electronic Data, Transit and more... | ✓ | ? |
| Equipment Breakdown coverage available including Electrical Arching, a \$25,000 Consequential Losses sublimit, just to name a few | ✓ | ? |

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 18 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim!

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Offices — Commercial Liability

| | | | |
|--------------------------------------|--------|-------|--------|
| Building or Premises - Offices | .61224 | | .61226 |
| | .61225 | | .61227 |

With our superior service and competitive rates, we are a preferred market for Office accounts. For those Offices with significant Professional Liability and/or Personal and Advertising Injury exposures consider using our Premises Preferred Product.



The HIT ZONE – *Our highest hit ratio*

- 📍 Area does not exceed 50,000 square feet per location
- 📍 Building not exceeding 3 stories in height
- 📍 No losses/claims incurred in the past three (3) years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Area does not exceed 250,000 square feet per location
- ▶ No cap on building height - Must be 100% sprinklered if greater than 7 stories
- ▶ No more than two (2) losses or claims (excluding closed without payment) incurred in the past three (3) years, and no single loss or claim in excess of \$50,000
- ▶ 70% occupancy rate

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ No Liability Deductible

Offices — Commercial Liability

INELIGIBLE RISKS

- ▶ Less than 50% occupancy rate (not applicable if the location has been available to tenants for less than 12 months)
- ▶ Locations in Alaska or Louisiana

AVAILABLE LIMITS

- ▶ Customer Authority - up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Additional limits up to \$5,000,000 are available within your authority via our GoldCUP Umbrella Product

SUBMISSION REQUIREMENTS

- ▶ ACORD General Liability application
- ▶ Representation of loss history for the past three (3) years