



FARMERS
BUSINESS INSURANCE

Optional coverages you can add to your package

- Employee Benefits Liability
- Glass Deductible Buy-Back
- Owned Commercial Auto
- Back-up of Sewer and Drain
- Hired and Non-Owned Auto
- Earthquake (where available)
- Garagekeepers

Other products available

You can complete your business and personal asset coverage with these additional Farmers products:

■ Umbrella Liability coverage

No one expects to encounter a loss that exceeds the limits of his or her policy, but unfortunately in today's business environment, liability lawsuits – resulting in large jury awards – can and do happen. Do you know if your current coverage offers sufficient protection against such events?

As the name implies, Farmers Commercial Umbrella goes “over the top” of your existing Farmers business liability coverage, offering \$1 million or more of added financial security for your association.

- | | | |
|---------------------------------|-----------------------------|---|
| ■ Business Life Programs | ■ Personal Insurance | ■ Employment Practices Liability Insurance |
| Simplified Employee Pension | Autos | ■ Pollution Liability Insurance |
| Qualified Pension Plan | Home | ■ Surety Bonds |
| Partnership Insurance | Life | |
| Sole Proprietor Insurance | | |
| Stockholder Insurance | | |

This brochure contains general product descriptions and is not a policy contract. The policy itself should be read for your actual coverage and exclusions.



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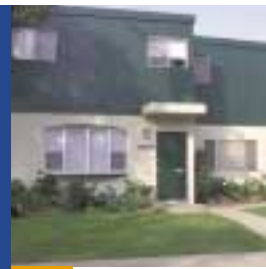
Farmers Insurance Group of Companies
Los Angeles, CA 90051-2478
www.farmersinsurance.com

Farmers[®] apartment owners program





A coverage program designed for apartment owners!



Our apartment owners program can be tailored to meet your needs

Business insurance safeguards against many hazards that could affect your investment. You want a company that can customize your coverage – minimize the gaps and avoid costly duplications. Farmers does this and more. From personal, professional service to fast, expert claims handling, to safety education and loss control services – Farmers gets you back where you belong.

■ Custom coverage that minimizes possible gaps and costly duplications

Our apartment package policy offers a wide range of coverage for your property and can be tailored to meet your specific insurance needs. Farmers has a plan for you.

■ Professional agents and underwriters, specialists in the apartment field

Our agents and underwriters are trained professionals who specialize in providing insurance for apartments. They understand your unique insurance needs.

■ Competitive and flexible pricing

We offer flexible pricing plans designed to reflect the unique characteristics of apartment buildings, taking into consideration limits, coverage and deductible requirements, past loss experience and loss prevention efforts, and hazard control and safety protection features.

■ The high-quality service you deserve

You deserve quality and value for your premium dollars. And that is what you will get – customized coverage accompanied by excellent service through professional, knowledgeable and responsive agents and claims representatives.



Choose Farmers Primary or Premier coverage package

	Primary package limits	Premier package limits
■ Property coverage		
Buildings – Extended Replacement Cost	\$ _____	\$ _____
Contents — Replacement Cost	\$ _____	\$ _____
Business Income	\$50,000*	Actual loss sustained (12 months)
Machinery and Equipment Breakdown	Not available	Included
Outdoor Signs	\$2,500*	\$7,500*
Computers and Data	\$5,000*	\$10,000*
Accounts Receivable	\$5,000*	\$5,000*
Valuable Papers	\$5,000*	\$5,000*
Personal Property Off Premises	\$5,000	\$5,000
Pollution Clean-Up	\$10,000	\$10,000
Newly Acquired Personal Property	\$100,000	\$100,000
Outdoor Property (Trees, Shrubs, Plants, Antennas)	\$2,500*	\$2,500*
Specified Property (Walls, Walks, Fences, Pools)	\$2,500*	\$5,000*
Fire Department Service Charge	\$1,000	\$1,000
Newly Acquired Buildings	\$250,000	\$250,000
Arson Conviction Reward	\$5,000	\$5,000
Fire Extinguisher Recharge	\$2,500	\$2,500
Building Ordinance or Law		
Loss to Undamaged Property	Included	Included
Demolition Cost	\$25,000	\$50,000*
Increased Cost of Construction	\$10,000	\$25,000*
Master Key Coverage	\$100/5,000	\$100/10,000
Inflation Guard	Included	Included
■ Crime coverage		
Employee Dishonesty	\$5,000*	\$10,000*
Money and Securities	\$5,000*	\$10,000*
Depositors Forgery	\$2,500	\$2,500
■ Liability coverage		

The following coverages are included in both Primary and Premier coverage packages (choose \$500,000, \$1,000,000 or \$2,000,000 per occurrence):

Premises and Operations	Non-Owned Watercraft
Products and Completed Operations	Spouse or Partners as Insureds*
Independent Contractor You Hire	Liability for Newly Acquired Locations*
Host Liquor Liability	Limited World-Wide Liability
Owners Protective Liability	Medical Payments (\$5,000 limit)
Personal and Advertising Injury Liability	Supplemental Payments (\$250/day limit)*

*Higher limits available