



FARMERS[®]
BUSINESS INSURANCE

Optional coverages you can add to your package

■ Directors and Officers Liability coverage

As an association board member, you are exposed to liability claims against you and other board members for business decisions made and actions taken by your board. This optional coverage provides protection to current, as well as past and future board members, from claims of negligence in fulfillment of duties and responsibilities. In addition, volunteers, committee members, and employees will also qualify for coverage.

The Primary and Premier packages include (choose \$500,000, \$1,000,000 or \$2,000,000 per occurrence):

Broad "Named Insured"	Property Managers as Additional Insured (Optional)
Duty to Defend	Defense Costs in Addition to Policy Limits
Non-Monetary Damages	Unknown Prior Acts coverage

■ Unit-Owners coverage

Condominium associations that desire coverage for individual unit-owners' improvements and betterments may choose from three methods Farmers offers to insure this exposure. Our three unique Unit-Owners coverage options recognize the diverse needs of your particular association. Your Farmers agent can help you select the option that most closely fits your association's needs.

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

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.

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|-----------------------------|----------------------|--|
| ■ Business Life Programs | ■ Personal Insurance | ■ Surety Bonds |
| Simplified Employee Pension | Autos | ■ Pollution Liability Insurance |
| Qualified Pension Plan | Home | ■ Employment Practices Liability Insurance |
| 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
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Farmers[®] condominium association program





A coverage program designed for your condominium association



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

■ Professional agents and underwriters, specialists in condominium associations

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

■ Competitive and flexible pricing

We offer flexible pricing plans designed to reflect the unique characteristics of condominium associations, 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 packages

Property coverages	Primary package limits	Premier package limits
Buildings – Extended Replacement Cost	\$ _____	\$ _____
Contents – Replacement Cost	\$ _____	\$ _____
Association Fees and Extra Expense	\$100,000	\$100,000*
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, walkways, 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*
Inflation Guard	Included	Included
Crime coverages		
Employee Dishonesty	\$5,000*	\$10,000*
Money and Securities	\$5,000*	\$10,000*
Depositors Forgery	\$2,500	\$2,500
Liability coverages		

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	Host Liquor Liability
Products and Completed Operations	Non-Owned Watercraft
Independent Contractor You Hire	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