

## Choose Farmers Primary or Premier Coverage Package

### ■ Property Coverage includes:

	Primary Package Limits	Premier Package Limits
Buildings – Replacement Cost	\$ _____	\$ _____
Business Personal Property – Replacement Cost	\$ _____	\$ _____
Accounts Receivable*	\$5,000	<b>\$10,000</b>
Arson Conviction Reward	\$5,000	\$5,000
Back Up of Sewers or Drains*	\$1,000	\$1,000
Building Glass	Included	Included
Building Limit – Automatic Increase	Included	Included
Business Personal Property at Newly Acquired Locations	\$100,000	\$100,000
Computer Coverage*	\$10,000	<b>\$25,000</b>
Debris Removal*	\$10,000	<b>\$25,000</b>
Equipment Breakdown	Not available	<b>Property Limit</b>
Extended Replacement Cost	Not available	<b>Included</b>
Fire Extinguisher Recharge	\$2,500	\$2,500
Fire Department Service Charge	\$1,000	\$1,000
Lock Replacement*	\$100/\$5,000	<b>\$100/\$10,000</b>
Loss of Earnings	12 months Actual Loss Sustained	12 months Actual Loss Sustained
Newly Acquired or Constructed Property	\$1,000,000	\$1,000,000
Off Premises Personal Property*	\$5,000	\$5,000
Outdoor Signs*	\$10,000	<b>\$25,000</b>
Pollution Clean-Up*	\$10,000	<b>\$25,000</b>
Premises Boundary	100 ft	<b>1,000 ft</b>
Tenants Move-Back	Not available	<b>\$10,000</b>
Valuable Papers*	\$5,000	<b>\$10,000</b>

### ■ Crime Coverages:

Employee Dishonesty*	\$10,000	<b>\$25,000</b>
Forgery and Alteration	\$2,500	\$2,500
Money Orders and Counterfeit Papers	\$1,000	\$1,000
Money and Securities*	\$10,000	<b>\$25,000</b>

### ■ 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	Personal and Advertising Injury Liability
Products and Completed Operations	Medical Payments (\$5,000 per person)
Contractual Liability	Fire Legal Liability (\$50,000 limit)
Owners Protective Liability	Supplemental Payments (\$250/day limit)

### ■ Optional Coverages:

Earthquake Coverage (in select areas)	Employee Benefits Liability
Earthquake Sprinkler Leakage (Building limit)	Employers Liability (in select areas)
Hired and Non-owned Auto Liability	Glass Deductible Buy-Back
Owned Commercial Auto	Fine Arts
Additional Insured	Building Ordinance
Aggregate Limits per location	Outdoor Fences and Walls

\*Higher limits available

