

**QUESTION:**

**What makes you sleep better at night?**

**ANSWER:**

**Knowing your FUTURE is protected against unforeseen covered losses!!!**

*Types of construction accepted are: Frame, Joisted Masonry, Noncombustible, Masonry Noncombustible, Modified Noncombustible Fire Resistive or Fire Resistive.*

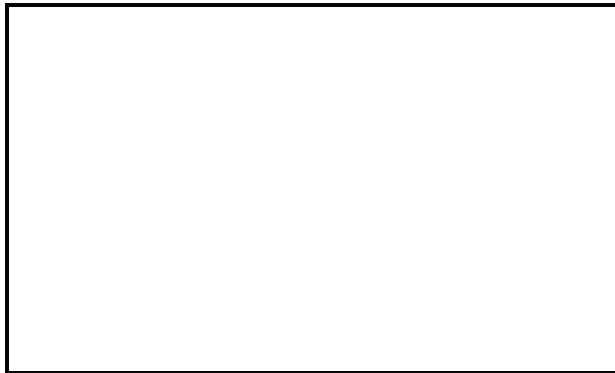
*You can add Additional Insured as Co-owners of Designated Insured Premises. You can also add Additional Insured as a Manager or Lesser of Premises. We do offer non-owned hired auto liability. These are available for an additional charge.*

*Also equipment breakdown can be offered for eg: boiler & pressure vessels and air conditioning units.*

*Ask to see a list of Business Owner forms that may be included in your policy to fit your specific needs.*

*Buildings under renovation may be considered with prior company approval. We do require all dwellings/buildings be utilized for their intended original purposes and not be vacant or unoccupied. This protects you as well as your premiums.*

Contact your local  agent to help you with your specific needs. We have agents throughout North and South Dakota.



*Policies can be written as direct bill or agency bill to suit your needs. They are written on an annual policy term. Minimum annual premiums are available for a Special Form and for a Standard Form Policy. Check with your local agent today. You will sleep better at night.... knowing your future is protected against unforeseen covered losses.*



**Mutual Insurance Company  
P.O. Box 100  
Eureka, SD 57437-0100**

**Fax: 605-284-2129  
www.NWGF.com**



# **BUSINESS OWNERS PACKAGE**

***We provide quality insurance for your peace of mind. We can protect... Owners &/or Tenants of :  
... OFFICES  
....MOTELS  
....APARTMENTS & CONDOMINIUMS***



## What exactly is a BOP policy??

A BOP as we call it ...is to protect an owner or tenant from covered losses that occur to an insured's covered business property usually including but not limited to: Coverage A: Building, completed additions, machinery and equipment that is a permanent part of described building, fixtures, personal property owned or used by the insured to maintain and service described premises, personal property owned by the insured and building glass. Coverage A Extensions: Off premises Building property, Newly Acquired Buildings/Structures, Trees, Shrubs and Plants.

Coverage B: Business Personal Property owned by the insured and used in the business, insured's legal liability for personal property in the insured's care, custody and control. Additional coverages available are antennas, signs, fences, counterfeit money or money orders, debris removal, fire department charges, forgery, fungus, glass, ordinance of law, inventory & appraisal, pollutant cleanup & removal, fire extinguisher recharge. Coverage B Extensions: Accounts Receivable on Premises and Away from Premises, Acquired Locations Business Personal Property, Off Premises Business Personal Property, Personal Effects, Valuable Papers and Records On and Off Premises.

Coverage C: Loss of Business Income 12 consecutive months, no deductible applies.

Optional Property coverages: Employee Dishonesty, Money and Securities, Outdoor Signs, Spoilage, Water Damage, Backup of Sewer & Drains.

Liability: Bodily Injury, Medical Payments, Fire Legal Liability, and Personal Injury/Advertising Injury.

**Check individual policies for coverage amounts and limitations.**

## APARTMENTS & CONDOMINIUMS

We will insure owners of these units if they meet certain criteria. Suggested risks may not exceed 2 stories in height. Building may not contain more than 24 dwelling units. They must have been constructed in the past 25 yrs. Exceptions may be made with prior company approval ...if all updates have been completed including but not limited to wiring/plumbing/heating/roofing/exterior. Building may include incidental office occupancy of 25% or less of total floor area. Building may not have any mercantile or commercial use exposure.

BOP's may be written on a Special Form or a Standard Form. Actual cash value or replacement cost policies may be purchased. Base deductible is \$500/\$1000 wind and hail. The base limit of Bodily Injury Liability is \$300,000.

Optional deductibles, liability limits and coverages are available .



## MOTELS



These units may be written if 2 stories or less, and 25 units or less. The 25 year guideline does apply to these also.... as well as the exception requirements. Risks unacceptable would be those that have any bar, restaurant, swimming pool or water & land recreational exposure.

## OFFICES

Eligible office categories include: Accountants, Advertising Agencies, Architects, Attorneys, Counselors, Credit Unions, Insurance, Interior Design, Travel Agencies, Auctioneering, Real Estate with 5 or less realtors. Building must not exceed 25,000 square ft., not over 2 stories in height, and be 25 yrs old or less. Exceptions may be made with prior company approval. These buildings may not have commercial or mercantile exposure. A risk may include an incidental apartment occupancy of 25% or less of total floor area.

