

Commercial Package Policy



COUNTRY
FINANCIAL®

Experience more.™

Property coverage

Pays for loss to your buildings, business personal property, and personal property of others.

Choose how your property will be valued in case of loss:

Replacement Cost

Covers the cost to replace your damaged or destroyed property with new property, subject to your policy limits

or

Actual Cash Value

Covers the current value of your property (replacement cost minus depreciation for age and wear)

Choose what types of loss will be covered:

Special Form Cause of Loss

Our most comprehensive coverage; covers loss from all causes except those specifically excluded in the policy

Broad Form Cause of Loss

Covers the 11 causes of loss covered under Basic Form (listed below) plus falling objects; weight of snow, ice or sleet; water damage; and collapse

Basic Form Cause of Loss

Covers fire; lightning; explosion; windstorm or hail; smoke, aircraft or vehicle; riot or civil commotion; vandalism; sprinkler leakage; sinkhole collapse; and volcanic action

Basic features include:

Equipment breakdown

- Covers financial loss as a result of breakdown or electrical damage to equipment or systems
- Many companies do not offer this coverage as a basic feature

Extra expense and loss of income

- Covers loss of income or extra expenses when your property is damaged due to covered cause of loss
- Up to \$25,000 coverage (higher limits available)

Accounts receivable

Up to \$5,000 coverage for uncollectible receivables due to damage of records by a covered loss (higher limits available)

Computer coverage

Up to \$5,000 coverage for damage to computer hardware and software, telephone systems, copy machines, fax machines, and electronic cash registers

Electronic data

Up to \$2,500 coverage annually to replace or restore lost data

Valuable papers and records (other than electronic data)

Up to \$5,000 coverage for the expense of reconstructing records (higher limits available)

Signs

Up to \$5,000 coverage for exterior signs (higher limits available)

Outdoor property – all other

Up to \$2,500 coverage for other outdoor property, such as trees, shrubs, and plants (higher limits available)

Personal property off premises

Covers up to \$10,000 for property away from the premises (excluding while in transit)

Personal effects and property of others

Up to \$2,500 coverage for the property of others while in your care (higher limits available)

Pollutant cleanup and removal

Up to \$10,000 coverage for expenses to extract pollutants on premises after a covered loss

Newly acquired or newly constructed property

Up to \$500,000 for buildings and \$250,000 for business personal property

Installation floater

Up to \$5,000 coverage for loss to building materials, supplies, or equipment while at a jobsite, in transit, or at a temporary storage location (higher limits available)

Debris removal

Up to 25 percent of direct property loss plus \$25,000 to remove debris from your premises following a covered loss

Increased cost of construction

Up to \$10,000 or 5 percent of the limit (applies when you have Replacement Cost coverage on building – higher limits available)

Fire department service charge

Up to \$5,000 to pay for charges assessed by a subscription fire department in responding to a fire

Inflation index

The inflation index will keep your building and business personal property limits current as building construction costs and content replacement values increase over time

Other features available at additional cost:

Ordinance or law

Covers the increased cost of construction to comply with building codes or ordinances after a loss

Business income

Covers loss of net income and normal operating expenses, including payroll, while the business is down due to a covered loss

Inflation guard

- Property coverage automatically increases each year to keep up with inflation
- Choice of 4 percent (standard), 6 percent, 8 percent, or 10 percent

Peak season

Increases business personal property coverage to take care of seasonal increases in value

Spoilage

- Covers loss of perishable stock due to mechanical breakdown of equipment, power outage, or contamination by refrigerant
- \$500 deductible applies

Earthquake coverage

- Covers loss from earthquake, volcanic eruption, explosion and effusion
- Deductible is determined by the building type and location and is a percentage of the loss

Discharge from sewer, drain, or sump

Up to \$5,000 coverage per location for loss caused by water that backs up through sewer or drain or overflow of sump pump

Mine subsidence (IL and IN only)

Covers damage from earth movement caused by a failure initiated at the mine level of man-made underground mines

Liability coverage

The Commercial Package Policy provides comprehensive general liability coverage for your legal obligations resulting from bodily injury, property damage, and personal or advertising injury to others.

Basic features include:

Choice of liability limits:

- \$500,000 or \$1,000,000 per occurrence
- Total limit is two times your occurrence limit

Choice of medical payments limits:

- \$5,000, \$10,000, or \$25,000 per occurrence

Bodily Injury and Property Damage Liability

Products and Completed Operations Liability

Damage to Premises Rented to You (\$100,000 limit – higher limits available)

Personal and Advertising Injury (libel and slander)

Limited Liquor Liability

Other features available at additional cost:

Business Liability Coverage for damage to property in your care, custody, and control

Employers Stop Gap (only available in ND and WA)

Hired and Non-Owned Auto Liability

Additional Insureds

Employment-Related Practices Liability

Business Auto coverage

If you need coverage for the vehicles you use for your business, you can purchase our Business Auto Coverage and select from a variety of coverage limits and deductible options.

Basic features include:

Bodily Injury & Property Damage Liability

- Common limits: \$300,000, \$500,000, or \$1,000,000

Medical Payments

No-Fault Personal Injury Protection (as allowed by state laws)

Uninsured & Underinsured Motorists

Comprehensive Physical Damage

Collision Damage

Other features available at additional cost:

Garagekeepers (for businesses that work on customer automobiles)

Rental Reimbursement Coverage

Commercial Auto Broadening Endorsement – provides several valuable coverage enhancements (talk to your financial representative for full details)

Crime coverage

For an additional cost, crime insurance offers a variety of coverages to protect your business from crime.

Some optional coverages include:

- Employee Theft
- Inside the Premises – Theft of Money and Securities
- Outside the Premises – Theft of Money and Securities
- Forgery or Alteration
- Computer and Funds Transfer Fraud

Mobile and Miscellaneous Property coverage

If you need more property coverage than the basic policy provides, you can purchase Mobile and Miscellaneous Property Coverage (Inland Marine Coverage) to increase the limit on coverages such as:

- Accounts Receivable
- Installation Floater
- Contractors Equipment
- Attached and Unattached Signs
- Tools
- Computers

This coverage provides protection for property either on or off premises, or at job sites for Risk of Direct Physical Loss. Talk to your representative about what other coverages may be available to meet your specific needs.

Other Asset Protection Plans Available

Business Umbrella Liability

If you need more liability coverage than your business liability and auto policies provide, you can purchase a business umbrella policy.

Workers Compensation

Provides protection for your business and your employees. Coverage generally includes medical and rehabilitation costs, lost wages for injured employees, and a 24/7 work injury nurse hotline for your employees to call immediately following a workplace injury.

Retirement Benefit Planning

Having great employees is a major key to a successful business. We offer a variety of Qualified Retirement Plans, such as IRAs and 401(k) plans, to help you attract and retain skilled employees.

And to simplify the planning process, COUNTRY has a staff of experts to provide all the support you need in designing and maintaining your specific retirement plan.

Business Continuation Planning

Life insurance can be a great way to plan for the unexpected and help protect the business you've worked hard for. Life insurance could be used to help make sure your business continues if anything should happen to you, a partner, or a key employee.

Group Insurance Benefits

We can help you provide health, life, disability, and dental insurance benefits to your employees.

Personal Insurance & Financial Services

COUNTRY also offers personal insurance products and financial services to help you achieve your ideal future. Talk to your COUNTRY Financial representative to discuss all the ways we can help you and your family feel financially secure.



Coverage as unique as your business

At COUNTRY Financial®, we understand every business is unique. Whether you own an auto repair shop or a microbrewery, we'll help you get a flexible, easy-to-understand policy with protection that fits your needs.

Together, we'll help you balance your need to protect what you have with your desire to build for the future.

What sets us apart

We're committed to meeting your needs, and one of our highest priorities is providing top-quality service.

- Your COUNTRY Financial representative will provide you with a free consultation any time you need to review your current plan.
- We offer 24/7 claims service. Simply call 1-866-COUNTRY (1-866-268-6879) any time to speak to a real claims representative.
- Our knowledgeable representatives are backed by a team of specialists to help ensure you have the right coverage for your business.
- Our business clients have free access to a web-based disaster recovery tool from the Institute of Business and Home Safety.



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Auto, home, and business insurance policies issued by COUNTRY Mutual Insurance Company[®].

Life insurance policies issued by COUNTRY Life Insurance Company[®] and COUNTRY Investors Life Assurance Company[®], Bloomington, IL.

Coverage is not available in all states. Details of coverage, limits, or services may not be available for all businesses and vary in some states. Workers' compensation insurance policies are written by COUNTRY Mutual Insurance Company[®]. In some states where COUNTRY operates, policies may be purchased through CC Services, Inc., from a non-affiliated third party insurer. CC Services, Inc. is also known as CC Services of Illinois, Inc. or CCSI of Illinois, Inc. CC Services, Inc., and its representatives are not licensed in all states. Contact a COUNTRY Financial representative for more details.

In states where COUNTRY is licensed to do business, dental insurance, disability insurance, and health insurance policies may be purchased through CC Services, Inc., from a third-party insurer not affiliated with COUNTRY Financial[®]. In some states where COUNTRY operates, CC Services, Inc., is also known as CC Services of Illinois, Inc., or CCSI of Illinois, Inc. CC Services, Inc., and its representatives are not licensed in all states.

Not FDIC Insured
• No Bank Guarantee
• May Lose Value

Not all financial representatives are licensed to sell all products and services. Investment management, retirement, trust, and planning services provided by COUNTRY Trust Bank[®].