

Medical Offices

Automatic Coverages

Property Coverages

Accounts Receivable*

\$25,000 On Premises

\$10,000 Off Premises

Business Income & Extra Expense* - Protects you from loss of income from business interruption for up to one year and pays the full cost of needed extra expenses to keep you in business.

Computer Coverage is included in the Business Personal Property limit plus

\$40,000 Computer Equipment

\$10,000 Data Restoration*

Employee Dishonesty* - \$25,000

Equipment Breakdown extends your Building and Business Personal Property coverage to protect your highly sensitive equipment from loss due to mechanical breakdown.

Forgery or Alteration* \$25,000

Identity Recovery includes expense reimbursement and identity recovery services to assist in resolving and correcting your credit history and identity records. Both you as the owner and the full-time employees of your business are covered.

\$15,000 annual aggregate

\$250 deductible for expense reimbursement

Money, Securities & Credit Card Slips*

\$25,000 Inside Premises

\$10,000 Outside Premises

Valuable Papers & Records*

\$25,000 On Premises

\$10,000 Off Premises

Water Backup & Sump Overflow - \$25,000

* Option to increase. Contact your agent for more details.

Merchants Advantage Plus®
offers the following discounts:

- Professional Association
- Multiple Location
- Fire and Burglar Alarms
- Multi – Policy Discounts

Liability Coverages

Employment Practices Liability protects you against claims of discrimination, wrongful termination or harassment and other types of work-related discrimination. Maximum of 50 employees; not available in Vermont.

\$100,000 aggregate limit

Fire Legal Liability* \$500,000 limit for property damage to buildings that you rent for business.

Hired Auto & Non-Owned Auto Liability Coverage provides liability coverage for autos used in your business that are leased, hired or borrowed. (Included when you do not have a separate Commercial Automobile policy.)

Optional Coverages

Cyber Liability Coverage provides comprehensive data security and privacy coverage that address both first party losses and third party liability claims, expert claims handling and breach response services in the event of a suspected breach, and a risk management website which provides information, guidelines and tools to help mitigate risk before a breach occurs.

\$100,000 Aggregate

Employee Benefits Liability Coverage provides coverage for damages resulting from negligent acts, errors or omissions relating to administration of your employee benefit program.