

Insurance for Retail Businesses



Oregon Mutual's program for retail business provides broad commercial coverage at a competitive price.

Basic coverage is provided through our Businessowners policy for buildings, business personal property, tenant's improvements and betterments, actual loss sustained business income, employee dishonesty, equipment breakdown, and liability.

An added feature of our basic package of coverages is the inclusion of equipment breakdown coverage. This provides broad coverage for damage to property that is essential to your business such as air conditioning units, computerized equipment such as cash register and inventory control systems, compressors for refrigeration, electrical distribution, fire detection, and security systems.

Coverage can be tailored to the individual needs of your business with the following optional coverages:

Utility Services - Time Element

This pays for the loss of business income resulting from the loss of utility services (water supply, communications supply, or power supply) at the insured premises caused by an interruption of service exceeding 24 hours.

Employment Practices Liability Insurance (EPLI)

EPLI protects you from suits brought against you due to many employment related events in the workplace. This essential coverage is often overlooked by business owners.

Business Vehicle Coverage

Business vehicles may be eligible for coverage under Oregon Mutual's commercial auto program.

Commercial Umbrella Policy

Liability limits in excess of those selected with your Businessowners policy are available from OMI with a Commercial Umbrella policy.

Eligibility

Most retail sales operations qualify under the wide range of business classes that are available within our Businessowners Program. So whether you are selling art supplies, clothing, candy, cameras, shoes, or furniture, a policy from Oregon Mutual can provide the specialized coverage that you require to meet the individual needs of your retail business. Eligible businesses have experienced management, favorable loss experience, sound financial history, and a high level of maintenance.

Optional Cluster Endorsement Coverage

Our cluster endorsements provide a number of coverages that many businesses need.

Standard Cluster

Not all included coverages are listed.

Accounts Receivable

\$25,000 on Premises • \$ 7,500 off Premises

Electronic Data Processing Media Extra Expense - \$10,000

Mechanical Breakdown of Computer Equipment - \$10,000

Money Orders and Counterfeit Paper Currency - \$25,000

Newly Acquired or Constructed Property

25% of the Building Limit, but no more than \$1,000,000

Outdoor Signs - \$10,000

Spoilage of Perishable Stock - Pays up to \$15,000

Valuable Papers and Records

\$25,000 on Premises • \$ 2,500 off Premises

Electronic Media Records

\$10,000 on Premises • \$ 1,000 off Premises

Water Backup - \$5,000

Special Cluster

For buildings less than 40 years old, includes the coverage found under the Standard Cluster, and

Ordinance and Law - \$250,000 or 10% of the Building Limit

Insurance for your Retail Business

Higher limits are available for many of the coverages shown above.

This information provides a simplified description of policy features and is not intended to be a contract. For complete details of coverages, conditions, exclusions, and limitations, please contact our representing agent or review the actual printed policy.

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