

Insurance for Fuel Marts and Convenience Stores



The Oregon Mutual program for Fuel Marts and Convenience Stores provides broad 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, money and securities, 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 electrical equipment, air conditioning units, compressors for refrigeration or freezing equipment, and computerized equipment such as cash register systems, tank monitoring systems, and pumps.

****Other structures such as canopies and carwashes are not automatically included but may be separately insured.**

Eligibility

Eligible businesses have fuel pumping systems with EPA approved underground fuel storage tanks. They have experienced management, favorable loss experience, a sound financial history, and a high level of maintenance. The premises are well lit during nighttime hours of operation. Sale of propane is permitted.

Where applicable, suppression systems should meet UL300 and NFPA 96 requirements. Electrical wiring and equipment should comply with NFPA 70, National Electrical Code. Locations must be ADA* compliant.

**Americans with Disabilities Act*

Coverage can be tailored to the individual needs of your business with the following coverages or policies available through Oregon Mutual:

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

An EPLI policy will protect you from suits brought against you due to employment related events in the workplace that are described in the policy. This essential coverage is often overlooked by business owners.

Commercial Umbrella Policy

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

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 • \$2,500 off Premises

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

Newly Acquired or Constructed Property

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

Outdoor Unattached Signs - \$10,000

Permanent Outdoor Structures for Trash Bins - \$5,000

Spoilage of Perishable Stock - \$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 - 10% of the Building Limit with a \$250,000 maximum.

Insurance for Fuel Marts and Convenience Stores

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.

Oregon Mutual Insurance Company

Home Office: 400 NE Baker Street

McMinnville, OR 97128

www.oregonmutual.com