

# Insurance for Wholesale Distributors



**T**he Oregon Mutual program for Wholesale Distributors provides broad coverage at a competitive price. Our Businessowners policy protects buildings, business personal property, tenant's improvements and betterments, actual loss sustained business income, employee dishonesty, equipment breakdown, and business liability.

Equipment Breakdown coverage is included and provides broad coverage for damage to property that is essential to your business, such as inventory control systems, computers, refrigeration compressors, and electrical distribution, fire detection, and security systems.

## Eligibility

Eligible distributors are those who provide supplies and products to businesses generally eligible for our Businessowners Program. (No installation) Actual possession of the product or supplies being distributed is required; manufacturers' representatives are not eligible. Eligible businesses have experienced management, favorable claims experience, sound financial history, and a high level of maintenance.

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)**

Protects you from suits brought against you due to many employment related events in the workplace.

### **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.

## Optional Cluster Endorsement Coverage

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

### Cluster Endorsement

*Not all included coverages are listed.*

Accounts Receivable

Electronic Data Processing Media Extra Expense

Inventory and Appraisal Cost

Newly Acquired or Constructed Property

Outdoor Property

Outdoor Unattached Signs

Permanent Outdoor Structures for Trash Bins

Spoilage of Perishable Stock

Valuable Papers and Records and  
Electronic Media and Records

Vehicle Damage to Leased Property

Water Backup

### Special Cluster Endorsement

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

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

## Insurance for Wholesale Distributors

*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

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