

# PREMISES PREFERRED

## PROPERTY

A fire began at the insured's premises when an employee of the liquor store carelessly tossed a cigarette in the break room trash can. The fire caused both

## PROPERTY

A theft loss occurred at the insured's office. The theft resulted in 3 computers, 2 20-inch screen monitors, 2 optical mice, 2 keyboards, 2 graphic cards, computer system software, and miscellaneous office supplies were stolen, causing \$15,000 in business personal property loss.

An unknown vehicle struck the insured's garage door, causing \$6,000 in building damage.

## GENERAL LIABILITY

A customer was browsing around the insured's store and tripped over a piece of furniture. The customer sustained a fractured wrist and \$2,500 in medical expenses.

## EQUIPMENT BREAKDOWN

A lightning storm created a power surge in the insured's office that resulted in damage to a computer hard drive. The server also had to be replaced. An equipment breakdown claim was made.

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This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

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