



## OPTIONAL COVERAGE

- Outdoor Signs. (Higher limits and broader coverage than Outdoor Property extension of coverage)
- Exterior Glass. (Broader coverage than the basic policy)
- Money and Securities
- Employee Dishonesty
- Cost of Research of Valuable Papers
- Additional Business Personal Property Off Premises.
- Cosmetologists, Barbers and Manicurists Professional Liability. Includes employees or independent contractors working on the premises.

## CONTACT AN AGENT TODAY!

UHPC-BIP (Rev. 03-2014)

## CORPORATE HEADQUARTERS



P. O. Box 5555 | 707 E. United Heritage Ct.  
Meridian, ID 83680-5555  
800-877-8862 | [unitedheritage.com](http://unitedheritage.com)



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This brochure is designed to provide a summary and explanation of coverage of the Business Insurance Plus Policy, offered by United Heritage Property & Casualty. It does not include all of the features, exclusions, limitations or conditions.



**UNITED HERITAGE**  
I n s u r a n c e

Property & Casualty Company



# BUSINESS INSURANCE POLICY PLUS

*Serving The People Since 1908*



An insurance plan providing property and liability insurance for small retail stores or offices. Coverage can be provided for in-home businesses.

## COVERAGE A— Buildings

Provides protection on a REPLACEMENT COST basis for DIRECT PHYSICAL LOSS to the insured building. A few perils such as Earth Movement and Nuclear Hazard ARE NOT COVERED.

Buildings also may be insured for Actual Cash Value.

## COVERAGE B— Personal Property

Business Personal Property is also covered in the premises or within 200 feet on a REPLACEMENT COST basis for DIRECT PHYSICAL LOSS with exclusions and limitations.

## COVERAGE C— Business Income & Extra Expense

The Company will pay for loss of business income and for extra expense as a result of a covered loss to insured property.

## COVERAGE D— Business Liability

Includes Bodily Injury, Property Damage, Personal Injury and Advertising Injury.

## COVERAGE E— Fire Legal Liability

Pays when the insured is legally obligated to pay for damages caused by fire to premises leased by or rented to an insured.

## COVERAGE F— Medical Expenses

Pays up to \$5000 for necessary medical expenses of others caused by an insured, even when you are not liable.

## ADDITIONAL COVERAGES

- Debris Removal
- Fungi, Mold, or Bacteria
- Reasonable Repairs
- Property Removed
- Fire Department Service Charge
- Collapse (only for specified causes)
- Back Up of Sewers
- Refrigerated Products
- Limited Resulting Loss
- Recharge of Fire Extinguishing Equipment Discharged to Prevent Damage
- Pollution Cleanup and Removal (With Limitations)
- Building Ordinance

