

PremierPro®

for business owners

As a business owner, you have enough things to worry about—insurance shouldn't be one of them.

Owning your own business can be one of the most rewarding and satisfying experiences of your life. Of course, most business owners would agree that it also comes with its share of worries and frustrations.

With countless hours and dollars invested in your business, you are dedicated to its long-term success. But no matter how careful you are, your business has many unique exposures that could result in a severe financial loss if not properly insured against.

For instance, is your business adequately protected in the event of a loss, such as a fire or a theft? Are you generating enough profit to withstand a major disaster? Or could one accident destroy your business?

PremierPro® from UFG was designed especially for business owners, combining broad property, liability and crime protection with a variety of optional coverages to meet your specific needs.

In addition, **PremierPro** provides several coverage enhancements, including Data Processing; Employee Dishonesty; Equipment Breakdown; False Pretense; Fine Arts; Money and Securities; Off Premises Utility Services; Ordinance or Law; and Water Backup/Sump Overflow.

We encourage you to learn more about **PremierPro** today—and choose us to protect the business you've worked so hard to build.

Included Coverages

Property

- Special Causes of Loss
- Automatic Valuation Adjustment on Buildings
- Inflation Guard on Contents
- Business Income and Extra Expense
- Newly Acquired or Constructed Property
- Equipment Breakdown

Liability

- Bodily Injury and Property Damage
 - Premises and Operations
 - Products and Completed Operations
- Personal and Advertising Injury
- Fire Damage
- Medical Expense

Crime

- Money and Securities
- Forgery or Alteration
- Money Orders and Counterfeit Money
- False Pretense
- Employee Dishonesty

Optional Coverages

To better meet your needs, you can customize your insurance policy with a variety of optional coverages. For example, our Residential Extension Endorsement provides personal property and liability protection for a business owner who uses the business as a primary residence.

CLAIM EXAMPLES

Many policyholders don't understand the value of their insurance coverage until they experience a loss. Review our claim examples to better understand the protection provided to you by **PremierPro**.

- You run a flower shop. One week before Valentine's Day, you learn that your supplier will not be able to fill your order due to a fire that interrupted the supplier's operations. You would be covered for your business income loss after a 72-hour waiting period, subject to the coverage limit and deductible.
- You pay your \$900 electric bill with a check. After it is received, an employee at the electric company changes the amount to \$1,900. You would be covered for your loss up to \$2,500, subject to a deductible.
- A customer stops by to pay his invoice, using all \$20 bills. It is later discovered that the \$20 bills are counterfeit. You would be covered for the loss up to \$5,000, subject to a deductible.

Claim examples are provided for illustrative purposes only.



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