



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



**United Fire Group®**

Founded by Scott McIntyre Sr. in 1946, United Fire Group provides protection to individuals, businesses and organizations through several regional insurance companies. We are represented by professional independent insurance agents throughout the country, predominantly in the Midwest, West and South. We offer a complete line of products, including commercial insurance, personal insurance, life insurance and surety bonds. Approximately 675 individuals are employed throughout our offices in Cedar Rapids, Iowa (company headquarters); Denver, Colorado; Galveston, Texas; and New Orleans, Louisiana.

Since our inception over 60 years ago, United Fire Group has grown into a publicly traded multibillion-dollar company that has the added distinction of being the largest locally headquartered financial institution in Cedar Rapids. We maintain a conservative approach to the management of our business operations, focusing on writing good business at an adequate price and preferring quality to volume.

Our company stock is listed on the Nasdaq exchange under UFCS. For more information about United Fire Group, visit us online at [www.unitedfiregroup.com](http://www.unitedfiregroup.com).

*Our insurance products are provided to you by:*

**Premier  
PRO**

**for business owners**



*from United Fire Group®*



**I**nning 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 United Fire Group 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.

*If there are any discrepancies between this brochure and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.*

## 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.*

## At Your Service

United Fire Group has been committed to providing quality products, competitive pricing and superior service for more than 60 years. We pride ourselves on building strong relationships with our customers, continually developing our products and services to better meet your needs.

## Claims

Our claim staff performs their duties promptly, professionally and with the highest ethical standards in mind. You have the option to report a claim online at [www.ufgPolicy.com](http://www.ufgPolicy.com), by telephone at 1-800-343-9131 or by contacting your insurance agent.

## Payments

You can have your payments automatically deducted from your bank account, make a payment online at [www.ufgPolicy.com](http://www.ufgPolicy.com) or make a payment by telephone at 1-800-450-9239. We accept credit card, debit card and electronic check payments.

## Website

With online access to your account information at [www.ufgPolicy.com](http://www.ufgPolicy.com), you can view and pay bills, report a claim, learn what to do in the event of a loss, locate your agent's contact information and more.