



THE ARBELLA PACKAGE POLICY



ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$600 million in annual written premium and has approximately \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT ARBELLA.COM.



SPOTLIGHT YOUR INDUSTRY

Our optional Spotlight endorsement is an efficient way to add meaningful new coverages and even higher limits for everything from outdoor property and signage, to pollution clean up, to accounts receivables. Spotlight forms include coverage customized for particular market segments, including common interest communities, hotel/motel owners, innkeepers, manufacturers, commercial real estate, restaurants, and wholesalers and distributors.



General Liability & Property Insurance with Value-Added Main Sail Enhancements

Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional insurance agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.



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HERE. FOR GOOD.™

Your Commercial Package...Enhanced

Arbella Insurance Group makes it easy for New England businesses to obtain the property and liability coverage they need, in a package policy that exceeds industry standards. The Arbella Package Policy is automatically enhanced by the Main Sail endorsement for no additional charge, adding coverages including ordinance or law*, accounts receivable, equipment breakdown and many others that provide the security that New England Businesses require. You can also readily expand your protection to add crime, inland marine and commercial umbrella liability.

Since Arbella is a local insurer, you can count on convenient, courteous service with skilled professionals who can provide everything from claims management support, to answers to everyday billing questions. As an Arbella customer, you will also have the peace of mind of knowing that your business is protected by a financially strong, mutual insurance company.

*When replacement cost coverage is purchased.

Who's Eligible

The Arbella package is available for a wide range of organizations, including:

- Apartment Houses
- Contractors
- Manufacturers
- Educational, Religious, & Charitable Institutions
- Retailers & Wholesalers
- Hotels & Motels
- Offices
- Restaurants, including Fast Food

More Coverage, Precisely Where You Need It Now

THE MAIN SAIL AND EQUIPMENT BREAKDOWN

Our complimentary Arbella Main Sail and Equipment Breakdown endorsements offer even more valuable property coverages onto the Arbella package, including coverage for:

Main Sail Endorsement

- Account Receivables: \$25,000 on premises/\$5,000 off premises
- Arson Reward: \$25,000
- Debris removal: \$25,000
- Exterior Signs: \$10,000 attached and unattached
- Fire Department Service Charge: \$25,000
- Fire Extinguishing Equipment Recharge: \$25,000
- Lock Replacement: \$1,500
- Money and Securities: \$10,000 on premises/\$3,000 off premises
- Newly Acquired or Constructed Property: \$500,000 building/\$250,000 business personal property
- Ordinance or Law (A, B, and C combined): \$250,000
- Outdoor Property: \$1,000 for any one tree, shrub or plant/\$10,000 per occurrence
- Personal Effects & Property of Others: \$10,000 per scheduled location
- Property Off Premises: \$25,000 yours/\$10,000 of others

- Property in Transit: \$25,000 for your business personal property/\$10,000 for business personal property of others/\$5,000 for your business personal property in custody of your salesman
- Signs: \$2,500 off premises
- Tenant Building Glass: \$1,000 per pane/\$3,000 total
- Valuable Papers and Records including, Cost of Research: \$25,000 on premises/\$5,000 off premises
- Water Back up of sewers/drains: \$10,000

Equipment Breakdown

Complimentary equipment breakdown insurance covers losses, including service interruption, business income and extra expenses, arising from damage to equipment such as electrical devices, boilers, pipes, turbines or systems. It also responds to damages caused by covered accidents such as a mechanical breakdown, explosion, or artificially generated electrical current. Specific coverage limits include:

- Spoilage: \$100,000
- Chlorofluorocarbon (CFC) refrigerants: \$100,000
- Computer equipment: \$100,000
- Data restoration: \$100,000
- Expediting expense: \$100,000
- Hazardous substances: \$100,000

The Arbella package is available to businesses throughout Massachusetts, Rhode Island, Connecticut and New Hampshire.

