



FLAGSHIP BUSINESSOWNERS PROGRAM

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.



All the Right Protection for
New England Businesses

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.™



WE'LL TAKE GOOD CARE OF YOUR BUSINESS.

The Flagship Businessowners Program (BOP) from Arbella Insurance Group provides all the right protection for New England businesses, at the right price. Along with broad coverage, rich in special features, Flagship automatically includes our Safe Harbor Plus and Equipment Breakdown coverages at no additional cost. These coverages add protection and boost coverage limits in the property and liability areas that matter most to businesses today. For example, our Ordinance or Law* provision pays industry-leading limits up to \$250,000.

Flagship also gives you the assurance of Arbella's solid financial strength and local claims service that is unmatched in the industry. Arbella claims professionals understand the unique issues facing the businesses of our communities. After all, we live here too. And we are committed to providing skillful, responsive, and convenient service on every claim. Arbella also provides hands-on loss control expertise to minimize risks to your business and prevent claims.

*When replacement cost coverage is purchased.

Who's Eligible

Our Flagship program is here for a wide range of businesses with up to \$10 million in revenue per location. Typical accounts include:

- Apartments (Massachusetts)
- Condominiums
- Bed and Breakfast inns
- Mercantile
- Offices
- Restaurants, including fast food
- Service and processing
- Wholesalers

It's smooth sailing with our flagship businessowners program.

Coverage Highlights

BUILDING COVERAGES

- Automatic inflation increase
- Covered property includes completed additions, fixtures, permanently installed machinery and equipment, and personal property owned by you and used to maintain or service the premises
- Debris removal: \$10,000 per location for pollution cleanup and removal



BUSINESS PERSONAL PROPERTY (BPP)

- Exterior building glass included in building limit
- Property of others for which the insured is liable
- Automatic seasonal increase for inventory variations

BUSINESS INCOME AND EXTRA EXPENSE

- Business Income and Extra Expense for actual losses sustained up to 12 months

LIABILITY COVERAGES

- Broad coverage in lawsuits arising from place of business or operation and for:
 - Libel, slander, and other personal and advertising liability losses
 - Products and completed operations
 - Tenants' fire legal liability: \$50,000

WE GO THE EXTRA MILE.

Safe Harbor Plus and Equipment Breakdown Insurance.

Complimentary with every Flagship policy, our Safe Harbor Plus endorsement and Equipment Breakdown Insurance extend coverage to provide many other important protections for your business.

SAFE HARBOR PLUS ENDORSEMENT

- Accounts Receivable: \$25,000 on premises/\$5,000 off premises
- Arson Reward: \$25,000
- Backup of sewers/drains: \$10,000
- Business Income Ordinary Payroll: Up to 90 days after direct physical loss
- Computer Equipment: \$10,000; hardware, media, and records: \$7,500; extra expenses, including hacking and viruses: \$5,000
- Exterior Building Glass: tenant's \$500 per plate/\$3,000 per occurrence
- Exterior Signs: \$10,000
- Fine Arts: \$10,000
- Fire Department Service Charge: \$25,000
- Fire Extinguishing Equipment Recharge: \$25,000
- Forgery and Alteration: \$5,000
- Liability: Bail Bonds \$10,000/Insured's Reasonable Expenses \$1,000
- Lock Replacement: \$1,500
- Medical Payments: \$10,000
- Money and Securities: \$10,000 on premises/\$3,000 off premises
- Money Orders and Counterfeit Paper Currency: \$2,500
- Newly Acquired or Constructed Property: \$500,000 building/\$500,000 business personal property
- Ordinance or Law Coverage (A, B, and C combined): \$250,000



Safe Harbor Plus Endorsement—continued

- Outdoor Property: \$1,000 for any one tree, shrub, or plant/\$10,000 per occurrence
- Personal Effects: \$10,000
- Personal Property off premises: \$10,000 in transit; \$10,000 of others; \$5,000 at an exhibition; \$5,000 sales samples
- Signs: \$2,500 off premises
- Valuable Papers and Records: \$25,000 on premises/\$5,000 off premises
- Waiver of 80 percent insurance to value requirement for losses less than \$10,000 when on a Replacement Cost basis
- Newly Acquired Organizations (90 days) included under our Liability definition

EQUIPMENT BREAKDOWN

- Covers losses, including service interruption, business income, and extra expenses, arising from damage to equipment such as electrical devices, boilers, pipes, turbines, or systems
- Responds to damages caused by covered accidents such as a mechanical breakdown, explosion or artificially generated electrical current
- Spoilage: \$50,000
- Chlorofluorocarbon (CFC) refrigerants: \$50,000
- Computer equipment: \$50,000
- Data restoration: \$50,000
- Expediting expense: \$50,000
- Hazardous substances: \$50,000



A SPOTLIGHT ENDORSEMENT ADDS MEANINGFUL NEW COVERAGES AND HIGHER LIMITS TAILORED FOR PARTICULAR MARKET SEGMENTS, INCLUDING BED AND BREAKFASTS, WHOLESALE DISTRIBUTORS, RESTAURANTS, SERVICE BUSINESSES, COMMERCIAL REAL ESTATE, AND COMMON INTEREST COMMUNITIES.

