



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.



PLEASE CONTACT YOUR ARBELLA INDEPENDENT AGENT TO LEARN MORE ABOUT HOW OUR FLAGSHIP BUSINESSOWNERS PROGRAM AND OPTIONAL SPOTLIGHT ENDORSEMENT CAN BEST PROTECT YOU AND YOUR BUSINESS.

SPOTLIGHT ENDORSEMENT

Making it easy to customize coverage to your specific needs.



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.™

From credit card forgery to spoilage, certain types of businesses face certain risks all their own. Spotlight, an optional endorsement to Arbella's Flagship Businessowners Program, allows business owners to address these risks head-on and customize our flagship program to the intricacies of their industries.

With the Spotlight endorsement, you can increase the coverage provided under our flagship program and Safe Harbor endorsement and add wholly new coverage where it makes sense for your business. All for a minimal additional premium.

Spotlight Coverages

- Accounts Receivable—\$25,000 on-premises/\$5,000 off-premises
- Business Property—up to 1,000 feet
- Employee Dishonesty—\$25,000
- Expediting Expenses—\$50,000
- Exterior Signs—\$50,000
- Outdoor Property—\$50,000/\$5,000 per tree, shrub or plant
- Pollution Cleanup and Removal—\$50,000
- Preservation Expenses—\$50,000

- Preservation of Property—up to 60 days
- Valuable Papers—\$25,000 on-premises/\$5,000 off-premises

Bed and Breakfast

By paying guest inconvenience expenses, Spotlight helps an inn protect its reputation and community relations when a loss occurs.

- Appurtenant Structures—\$25,000
- Credit Card Forgery—\$5,000
- Guest Inconvenience Expense—\$50,000
- Money and Securities—\$10,000 on-premises/\$10,000 off-premises
- Off-premises Power Failure—\$25,000
- Personal Property of Guests—\$1,000 per guest/\$50,000 per 12-month policy term
- Personal Property of the Owner—\$50,000
- Spoilage—\$50,000

Commercial Real Estate

Coverage for tenant reoccupation expenses protects a landlord's bottom line—and tenant relationships.

- Common Area Furnishings—\$50,000
- Lost Lease Coverage—\$50,000
- Tenant Reoccupation Expense—\$50,000
- Tenant Fire Legal Liability—\$250,000

Common Interest Communities

- Common Area Furnishings—\$50,000
- Tenant Fire Legal Liability—\$250,000

Restaurants

Spotlight provides the high limits of spoilage coverage critical for restaurant owners

- Credit Card Forgery—\$5,000
- Money and Securities—\$10,000 on-premises/\$10,000 off-premises.
- Spoilage—\$50,000

Services

- Bailees' Customer Goods—\$10,000
- Loss of Business Income from Dependent Properties—\$50,000
- Tenant Fire Legal Liability—\$250,000

Wholesalers and Distributors

- Brands and Labels—\$50,000
- Consequential Loss Assumption—\$50,000
- F.O.B. Shipments—\$50,000
- Loss of Business Income from Dependent Properties—\$50,000
- Property in Transit—\$50,000
- Perishable Stock or Stock Damaged by Temperature/Humidity—\$50,000
- Tenant Fire Legal Liability—\$250,000

