



(970) 407-9800 • (800) 467-7282 • Fax (970) 472-0904

P.O. Box 455 Fort Collins, CO 80522

## 2010-2011 BUSINESS PROPERTY INSURANCE INFORMATION BROCHURE

### CARRIER/ AGENT

U.S., A.M. Best- Superior Rated, Non-admitted  
(970) 407-9800 or (800) 467-7282 Fax (970) 472-0904  
Carol Christini  
INSURANCE MANAGEMENT SERVICES, INC.  
P.O. Box 455 Fort Collins, CO 80522

### PROPERTY COVERAGES

When Chosen, Replacement Cost, Special Form for Business Contents and Building by endorsement.  
Excludes: Flood, Surge, Quake and other standard property exclusions.

### POLICY PERIOD

The inception date of this policy is June 30, 2010 or subsequent date coverage is bound and the expiration date is June 30, 2011.

### COVERAGE VERIFICATION

An insurance binder will be provided. Submitting an application for insurance and tendering premiums does not automatically bind the company or the agent to complete the insurance contract.

### ELIGIBILITY

Businesses located within the United States and U.S. territories or possessions.

### LOSS PAYEES

Should you have a lien on store inventory or buildings, the lien holder may require a loss payee or mortgagee endorsement. List them on the separate page under loss payees. No charge for loss payees.

### PAYMENT PROBLEMS

Credit Cards which are disputed without validity will be charged a \$40.00 service fee. Coverage will be voided for lack of consideration if there is no immediate resolution of declined or disputed credit card.

### DUTIES IN THE EVENT OF A PROPERTY LOSS

In the event of a property loss you must notify Insurance Management Services, Inc. in writing immediately of any property loss which may result in a claim.

Such notice shall include:

1. How, when, and where the loss took place.

Additional Responsibilities after a loss:

1. Take photos.
2. Secure the property to prevent further damage or loss.

Wait for an adjuster to approve permanent repairs.

### ADDITIONAL SERVICES

- *A Real Person Answering Telephones*
- *Service Flexibility to Meet Your Needs*
- *Toll-Free Telephone Number 1-800-467-7282*



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**PROPERTY  
COVERAGE**

- Replacement Cost Coverage
- Special Causes of Loss Form *except standard exclusions*
- Business Contents – *per insured* (Theft excluded without central alarm, please inquire for waiver)
- Building Coverage – *per insured*

**EQUIPMENT  
BREAKDOWN**

- Equipment Breakdown, Computer Equipment, and Utility Interruption - Limit \$50,000
- Business Interruption/Extra Expense from Equipment Breakdown – subject to BI limit selected
- Data Restoration – Limit \$25,000

**OPTIONS**

- Business Interruption up to \$100,000 - by endorsement
- Terrorism Coverage - by endorsement
- Off Premises/Transit Coverage (includes customer's equipment - \$10,000 – by endorsement)

**CRIME  
COVERAGES**

Cash Robbery- Inside or Outside – \$2,500 and Employee Dishonesty - \$5,000 - by endorsement

**PROPERTY  
ENHANCEMENTS**

**Special Coverages by Endorsement**

▪ Debris Removal	25% plus \$50,000
▪ Preservation of Property	365 days
▪ File Department Service Charges	\$25,000
▪ Pollutant Clean Up and Removal	\$50,000
▪ Emergency Removal Expenses	\$5,000
▪ Utility Services	\$50,000
▪ Inventory and Appraisal Expense	\$50,000
▪ Recharge of Fire Extinguishing Equipment	\$50,000
▪ Rewards	\$10,000
▪ Sewer Backup and Water Below The Surface of the Ground	\$25,000
▪ Fraud and Deceit	\$5,000
▪ Personal Effects and Property of Others	\$15,000
▪ Valuable Papers and Records (Other than electronic Data)	\$100,000
▪ Outdoor Property (Signs, Fences)	\$25,000
▪ Accounts Receivable	\$100,000
▪ Fine Arts	\$50,000

**PROPERTY  
DEDUCTIBLES**

▪ Theft, <i>all states</i>	\$2,500
▪ Business Interruption	72 hours or Wind 10 days
▪ Glass	\$1,000
▪ Sign and Fences	\$1,000
▪ Equipment Breakdown/Computer	\$5,000
▪ Off-Premises/Transit Coverage	\$1000
▪ Wind: Tidal Water Area/Tier 1 and Tier 2	%5 TIV
Wind All other areas	\$1000
▪ Crime: Robbery and Employee Dishonesty	\$500
▪ All Other Perils	\$1000

**PLEASE NOTE: THIS BROCHURE AND APPLICATION DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE PROVIDED UNDER THE INSURANCE POLICY.**