

# Select



## coverage summary for Professional Offices

Interested in obtaining a lot of coverage for your business protection needs at a competitive price? To help businessowners like you get the protection you need, State Auto is pleased to offer the BusinessOwners' Choice SELECT policy for your business. Yours is among 13 SELECT businesses that can receive our customized business protection policy; that is, a policy designed with the specific needs of YOUR business in mind. You receive many options with the BusinessOwners' Choice SELECT program that would cost more if purchased individually.

Please review the customized coverage options listed below with your agent, and find out how the BusinessOwners' Choice SELECT program can work for you!

| Coverages                                    | Platinum Choice | 100K of "Your Choice" Coverages | Total Coverage |
|--|-----------------|---------------------------------|----------------|
| Accounts receivable                          | 25,000          | 10,000                          | 35,000         |
| Arson and Theft reward                       | 5,000           |                                 | 5,000          |
| Brands and labels                            | included        |                                 |                |
| Business Income:                             | included        |                                 |                |
| Waiting period-                              | 0 hours         |                                 |                |
| Extended BI                                  | 30 days         |                                 |                |
| Ordinary Payroll                             | 60 days         |                                 |                |
| Computer                                     | 10,000          | 5,000                           | 15,000         |
| Computer fraud                               | 2,000           | 1,000                           | 3,000          |
| Consequential Damage                         | 10,000          | 1,000                           | 11,000         |
| Credit Card Invoices                         | 10,000          | 3,000                           | 13,000         |
| Debris Removal (25%+)                        | 20,000          |                                 | 20,000         |
| Employee Dishonesty                          | 25,000          |                                 | 25,000         |
| Equipment Breakdown                          | Included        |                                 |                |
| Exhibition, Fairs, Sales                     | 10,000          | 5,000                           | 15,000         |
| Fire Department Service                      | 2,000           | 3,000                           | 5,000          |
| Fire Extinguisher Recharge                   | 2,500           |                                 | 2,500          |
| Forgery and Alteration                       | 5,000           | 2,000                           | 7,000          |
| Inventory and Appraisals                     | 1,000           | 4,000                           | 5,000          |
| Lock and Key Replacement                     | 5,000           |                                 | 5,000          |
| Medical Expenses- Food                       | included        |                                 |                |
| Money & Securities-Inside                    | 10,000          | 5,000                           | 15,000         |
| Money & Securities-Outside                   | 2,000           | 3,000                           | 5,000          |
| Money Orders/Counterfeit                     | 10,000          | 2,000                           | 12,000         |
| Newly Acquired Organizations-Liability       | included        |                                 |                |
| Non-Owned Watercraft                         | under 51 feet   |                                 |                |
| Ordinance/Law-Demolition                     | 25,000          | 15,000                          | 40,000         |
| Ordinance/Law-Increased Cost of Construction | 25,000          | 15,000                          | 40,000         |
| Outdoor Property                             | 5,000           | 3,000                           | 8,000          |
| Outdoor Signs                                | 5,000           | 3,000                           | 8,000          |
| Personal Effects                             | 5,000           | 3,000                           | 8,000          |
| Personal Property @ Newly Acquired Premises  | 250,000         |                                 | 250,000        |
| Personal Property Off-Premises (Transit)     | 10,000          | 2,000                           | 12,000         |
| Preservation of Property                     | 30 days         |                                 |                |
| Spoilage Coverage - both                     |                 | 5,000                           | 5,000          |
| Valuable Papers                              | 10,000          | 5,000                           | 15,000         |
| Water Backup of Sewers and Drains            | 10,000          | 5,000                           | 15,000         |

**Professional Offices include:**

- \*Law
- \*Accounting
- \*Medical
- \*Engineer & Architect

Note: Any discrepancies between this information and the endorsement, the terms of the policy govern.