

## Taking care of business.

Universal North America offers competitive rates, flexible payment options and online policy management with My Universal. It's easy to make payments and gain access to important policy documents at [UniversalNorthAmerica.com](http://UniversalNorthAmerica.com).

### CONVENIENT PAYMENT OPTIONS INCLUDE:

- Full payment
- Semi-annual payments
- Quarterly payments
- 8-payment plan



Experience. Ingenuity. Time.  
The personal investment in a small  
business is incalculable. And just  
one disaster could wipe it all away.  
When the unexpected happens...

...Universal  
North America  
has a plan for that.

### Universal North America Offices:

#### Florida

101 Arthur Andersen Parkway, Suite 220  
Sarasota, FL 34232  
Toll Free: 866-338-4262  
Office: 941-378-8851  
Customer Service: 866-458-4262

#### Claims

Toll Free: 888-846-7647

*This brochure is not an insurance policy; it provides a general description of Universal North America's Businessowner's insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. All types of coverage listed are subject to limits and should be reviewed closely to ensure sufficient coverage. Optional coverages and increased coverage limits are available for an additional premium.*

*Insurance products are issued and underwritten by Universal Insurance Company of North America. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.*

**UNIVERSAL**  
TM

Universal North America

Insurance without the surprises.

[UniversalNorthAmerica.com](http://UniversalNorthAmerica.com)



## Businessowner's Protection

PROPERTY AND LIABILITY COVERAGE  
FOR SMALL BUSINESSES

**UNIVERSAL**  
TM

Universal North America

## Fast. Easy. And reliable coverage.

Owning a business is hard work. Protecting it should be easy. With Businessowner's protection from Universal North America®, it is. An online quoting system provides immediate estimates for eligible businesses. Property and liability protection are packaged together, while customized coverages can be added as needed. And every potential claim has our full financial strength behind it.

The choice is easy. The coverage is solid. Call today to learn more about our Businessowner's protection.

## Big protection for small businesses.

Universal North America's Businessowner's protection is designed for small businesses and retail stores such as these:

- Bakeries
- Coffee shops
- Delicatessens (no delivery)
- Clothing stores (no used or consignment)
- Book stores (no used or antique)
- Copy shops
- Florists
- Gift shops
- Fabric stores
- Hobby and craft stores
- Ice cream stores

## Commercial coverage. Personal reassurance.

Sometimes business is personal – especially with a small business where customers are known by name, employees are friends and assets are the result of genuine sacrifice. Even a minor accident, like a broken window, could cause serious injury and lead to significant loss.

Our Businessowner's protection protects the people, the property and whatever else it may take to keep a small business in business, and it automatically adjusts for inflation at each renewal to help ensure that coverage remains sufficient. Our standard policy includes:

### PROPERTY COVERAGE

- Building coverage from \$150,000 to \$5 million
- Special causes of loss\*
- Permanently installed equipment and fixtures
- Personal property used to maintain or service the premises



### BUSINESS COVERAGE

- Business personal property coverage up to \$1 million
- Furniture, fixtures, equipment and stock
- Tenant improvements and betterments (i.e. cabinets, office wall build out, kitchen countertops, etc.)
- Special causes of loss\*
- Replacement cost basis with no deduction for depreciation
- Leased personal property when under contract to insure

### LIABILITY PROTECTION

- Per occurrence/aggregate limits (maximum payout per occurrence/maximum payout during policy period) from \$300,000/\$600,000 to \$1 million/\$2 million
- Liability arising out of bodily injury, property damage or personal and advertising injury
- Premises (operations)
- Products (completed operations)
- Per person medical expenses \$5,000
- Tenants fire liability \$100,000

*\*Covers the risks of direct physical loss unless the cause of loss is limited or excluded*

## Coverage made to order.

Businessowner's protection from Universal North America can always be trusted for strong protection. Now, with customized coverages, even greater strength is available when and where it's needed most.

### OPTIONAL PROPERTY COVERAGES INCLUDE:

- Outdoor signs
- Business income and extra expense (protects against lost income due to covered incident)
- Medical pay increase
- Hired/non-owned auto liability
- Additional insureds
- Ordinance or law coverage
- Terrorism

### OPTIONAL LIABILITY COVERAGES INCLUDE:

- Medical pay increase
- Hired/non-owned auto liability
- Professional liability (limited classes)
- Additional insureds
- Terrorism

*\*Not all coverage types are offered in all states; available for an additional premium.*