



Enjoy the Many Benefits of "One-Stop Shopping"

For over three decades, Berkshire Hathaway GUARD Insurance Companies have focused on meeting the unique needs of businesses. As a result, we understand that an insurer must offer certain advantages and efficiencies to be competitive. We have successfully met this challenge with our traditional specialty — **Workers' Compensation** insurance . . . and we are now doing the same with our **Businessowner's Policy**. Together, these coverages and the other elements of our comprehensive, multi-policy **BizGUARD Plus** product will enable you to enjoy "one-stop shopping" at Berkshire Hathaway GUARD, which will significantly reduce your labor AND enhance your ability to achieve a steady income stream. You will also discover that we have incorporated unique Credits into our pricing (see below), creating the kind of edge needed to win sales!

Simple and Affordable Businessowner's Coverage

- Restaurants
- Retail Goods & Services
- Professional Offices
- Select Artisan Contractors
- Auto Services Operations
- Select Habitational Risks
- Hotels/Motels
- and more



Our comprehensive **Businessowner's Policy** is a traditional form to which we've added specialized coverages, limits, and provisions! Advantages to you and your clients include:

- A competitive basic rate structure (with IRPM's also available).
 - A unique **Safety Record Credit** of up to **15%** based on Workers' Compensation experience.*
- (Remember: When you have both your Businessowner's and Workers' Comp coverage with us, you may also qualify for a companion "Multi-policy" Schedule Credit of 5% on the latter, which increases the overall benefit!)***
- Graduated Liability Premium Discounts for qualifying restaurants.
 - Discounted liquor liability rates for fine dining establishments.
 - A fast, easy submission process via **GUARD E-Z Rate** at our Internet **Agency Service Center**.
 - Quick underwriting responses (with a complete **E-Z Rate** application) and authority to "quote and bind" accounts that are within select industry groups and satisfy our eligibility criteria.
 - Competitive commissions.

* Not Applicable in CA, NY, and KS; a special Businessowner's "Multi-policy" Credit is offered instead.
** This Comp "Multi-policy" credit is not applicable in certain states.



Your Business Is Our Business®

Standard BizGUARD Coverages

Basic Property Coverages

Included/available with policy.

Buildings and Structures (Includes Building Glass) and BPP -----	
Building Limit - Automatic Increase -----	
Business Personal Property - Seasonal Increase -----	
Tenants Improvements and Betterments -----	

Additional Property Coverages

Included with policy.

Awnings -----	
Business Income -----	
Business Income From Dependent Properties -----	
Civil Authority: Business Income and Extra Expense -----	
Collapse -----	
Debris Removal -----	
Electronic Data -----	
Extended Business Income -----	
Extra Expense -----	
Fire Department Service Charge -----	
Fire Extinguisher Systems Recharge Expense -----	
Forgery Or Alteration -----	
"Fungi," Wet Rot or Dry Rot (Limited Coverage) - N/A in NY-----	
Glass Expenses -----	
Increased Cost of Construction -----	
Interruption of Computer Operations -----	
Money Orders and "Counterfeit Money" -----	
Pollutant Clean-Up and Removal -----	
Preservation of Property -----	
Water, Other Liquids, Powder/Molten Material Damage -----	

Extended Property Coverages

Included with policy.

Accounts Receivable -----	
Appurtenant Structures -----	
Newly Acquired or Constructed Property -----	
Outdoor Property -----	
Personal Effects -----	
Personal Property Off Premises -----	
Valuable Papers and Records -----	

Optional Property Coverages

Included/available with policy.

Employee Dishonesty -----	
Equipment Breakdown** -----	
Money and Securities -----	
Outdoor Signs -----	

Liability Coverages

Included with policy.

(Total Limits up to \$5 million via our Umbrella/Excess policy.)

Business Liability/Medical Expenses -----	
Medical Expenses per Person -----	
Damage to Premises Rented to You -----	

Customization Endorsement

As part of our STANDARD coverage, we provide some extra optional protection at no additional cost (Ex: \$10,000 of Employee Dishonesty coverage). Our **Customization** endorsement implements these and other state-specific changes.

*Negotiable coverage terms and/or a change in limits can be elected and may impact the policy's final estimated premium.

**Our Businessowner's Policy provides broad Equipment Breakdown Coverage including Mechanical Breakdown through a collaboration with market leader Hartford Steam Boiler Inspection and Insurance Company. This coverage will be automatically added to every policy unless otherwise specified.

***Currently available in IL, MO, SC, TN, TX.

Limits

Up to \$12,500,000
 (*Higher limits sometimes available)
 2-16% (8% max in CT)
 25-50%
 (*Option to schedule limit,
 using Building Base Rate)

Limits

\$2,500 per occurrence
 (See our Awnings Endorsement for limits up to \$100,000.)
 12 months, actual loss; begins 72 hours after occurrence;
 60 days Ordinary Payroll Expense (*up to 360)
 \$5,000; begins 72 hours after occurrence (*up to \$25,000)
 4 weeks, actual loss; begins 72 hours after occurrence
 Included in Building Limit
 25% of actual loss up to Property Limit plus \$10,000
 \$10,000 per policy year
 (*can increase but BPP must be for the same building)
 30 days (*up to 360)
 12 months, actual loss
 \$25,000
 \$5,000 per occurrence
 \$10,000 per occurrence (*\$25,000/\$50,000/\$100,000)
 \$15,000 per 12-month period (*up to \$50,000; NJ ONLY)
 Actual loss
 \$10,000 per building
 \$10,000 per policy year
 \$1,000
 \$10,000 per premises
 Within 30 days
 Included in Building Limit

Limits

\$25,000 per occurrence on/off premises
 (*up to \$250,000 on premises)
 \$50,000 per occurrence
 25% of Building Limit up to \$500,000; up to \$250,000 for
 BPP per premises; 30 days
 \$10,000; \$1,000 for any one tree, shrub, or plant
 (*can increase but BPP must be for the same building)
 \$5,000 per premises
 \$10,000 (*up to \$100,000)
 \$25,000 per occurrence on/off premises
 (*up to \$250,000 on premises)

Limits

\$10,000 per occurrence
 (*\$25,000/\$50,000/\$100,000)
 *Total insured value; \$25,000
 for certain sub-coverages
 *Up to \$1,000,000
 \$5,000 per occurrence (*with an
 option to increase per the policy)

Limit

*Can request \$2M/\$4M/\$4M
 Businessowner's Policy limits
 \$300,000 per occurrence
 (*up to \$1,000,000); 2x aggregate*
 \$5,000 (*up to \$10,000)
 \$50,000 (*up to \$1,000,000)

Coverage for Buildings and Business Personal Property is available on a **Named Perils** or **Blanket Limit** basis. Buildings can also be insured on an **Actual Cash Value** basis.

Deductibles
 Our standard Property deductible is \$500 per location per occurrence for Building and BPP (mandatory and optional coverages), including Employee Dishonesty. Optional Property Damage Liability deductibles of \$250, \$500, \$1,000, or \$2,500 can be obtained on a per occurrence or per claim basis. Optional fixed-dollar deductibles of \$250, \$1,000, and \$2,500 are available for certain coverages as well as \$5,000, \$7,500, or \$10,000 in all states but NY. Windstorm or Hail deductibles of 1%, 2%, or 5% can be chosen.

In addition to the "General Coverages" cited above, your client's Businessowner's Policy can incorporate a variety of other ISO-based forms (including certain exclusions) upon request and at the discretion of our underwriters.

BizGUARD "Plus" Coverages

While our STANDARD BizGUARD coverages are sufficient for many accounts with a Total Insured Value up to \$12.5 million, we also provide a variety of options and expanded limits that allow us to (1) compete successfully for even larger risks; (2) address the unique needs of specific targeted markets; and (3) provide increased protection for particular exposures via our **Plus** coverages.

Berkshire Hathaway GUARD S-T-R-E-T-C-H Endorsements

For many of our "Targeted Classes," we have developed unique optional endorsements that make a variety of coverage extensions available at a single reasonable rate. By targeting these enhancements to the needs of specific categories of business, we are able to provide a highly customized insurance solution for **Artisan Contractors, Auto Services Operations, Hotels/Motels, Professional Offices, Restaurants, and Retail Stores**. To learn more about both our class specific and **Deluxe** S-T-R-E-T-C-H endorsements, see our **Producer Guide Supplements**.

GUARD "Plus" Coverages

Additional Insured - Garage Operations by the Named Insured	Auto Services - Garage Liability -----
Business Income, Extra Expense and Related Coverage-----	Business Income - Extended BI Extra Expense-----
Car Wash - Damage to Customers' Autos -----	Condominiums, Co-ops, Associations - Directors/Officers Liability
Data Compromise (N/A in CA)-----	Earthquake and Sprinkler Leakage (select states***)-----
Employee Benefits Liability -----	Extended Reporting Period for Employee Benefits Liability ---
Employment-Related Practices Liability -----	Equipment Breakdown (HSB) -----
Extended Reporting Period for Employment-Related Practices Liability -----	Hired and Non-Owned Auto Liability -----
Hired Auto Physical Damage -----	Hotel/Motel for Guests' Property in Safe Deposit Boxes -----
Loss or Damage to Customers' Autos (Legal Liability)-----	Miscellaneous Professional Liability -----
Private Parking Lot-----	Spoilage -----
Utility Services - Time Element -----	Water Back-Up and Sump Overflow -----

Limits

- *Included in Liability Limits
- *Included in Liability Limits
- *Allows a dollar limit instead of actual 12-month loss sustained
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- *Included in Liability Limits
- *Optional limits of \$100,000, \$300,000, \$500,000, \$1,000,000
- *Aggregate limits of \$50,000, \$100,000, \$250,000
- *Available for TIV up to \$2.5 million; deductibles from 5%-40%
- *\$300,000 - \$1,000,000 per employee; 2x aggregate
- *Up to 5 years
- \$10,000 annual aggregate (*optional limits up to \$100,000 in CA; up to \$500,000 elsewhere; in NY, available limits are \$100,000, \$150,000, \$250,000, and \$500,000)
- *Applicable Property Limits of insurance (sub-limits apply)
- *Up to 3 years
- *Included in Liability Limits
- *\$50,000
- *Optional limits of \$25,000, \$50,000, \$100,000, \$250,000
- *\$6,000 - \$1,000,000
- *Limits from \$100,000 to \$250,000 (up to \$500,000 in NY)
- *Included in Liability Limits
- *\$10,000 - \$50,000
- *As indicated by endorsement
- *Up to \$100,000

Examples of Other ISO Coverages

Aggregate Limits of Insurance Per Project-----	Additional Insured - Owners, Lessees or Contractors - Completed Operations-----
Additional Insured - Owners, Lessees or Contractors - with Additional Insured Requirement in Construction Contract ---	Computer Fraud and Funds Transfer Fraud -----
Fire Department Service Contract-----	Food Contamination-----
Home Repair and Remodeling (IL only)-----	Limitation of Coverage to Designated Premises or Project ----
Liquor Liability-----	Liquor Liability Exclusion-Exception for Scheduled Activities Pesticide or Herbicide Applicator (Landscape Gardeners) Ordinance or Law (includes for a single charge):
Coverage for Loss to the Undamaged Portion of a Bldg -- Demolition Cost Coverage -----	Increased Cost of Construction Coverage -----
Professional Liability (Barber Shops, Beauty Salons, Funeral Directors, Optical/Hearing Aid Establishments, Printers, Veterinarians) -----	Snow Plow Products-Completed Operations Hazard Coverage
Utility Services - Direct Damage -----	

Limits

- *As indicated by endorsement
- *Included in Liability Limit
- *Included in Liability Limit
- *\$25,000/\$50,000/\$100,000
- As indicated by endorsement
- *\$10,000; *\$3,000 additional advertising expense
- *\$10,000 per occurrence for work not conforming to code
- *As indicated by endorsement
- *\$300,000 - \$1 million per common cause; 2x aggregate (IL-Statutory Per Person Limits with \$600K, \$1M, or \$2M aggregate; CT-Statutory Per Person and Common Cause Limits of \$250K available to reflect the state cap; MN-\$310K Statutory Limit - required sub-limits apply)
- *\$300,000 - \$1 million per occurrence; 2x aggregate
- As indicated by endorsement
- *Building Limit
- *Up to \$1,000,000
- *Can be increased over the base \$10,000 limit of the policy up to \$1,000,000
- *Except IL, included in Liability Limit (*optional limits of \$300,000 to \$1 million per occurrence; 2X aggregate); in IL, separate limit (*optional limits of \$300K, \$500K, \$1M; aggregate equal to the Per Occurrence Limit)
- *Included in Liability Limit
- *As indicated by endorsement

In all, dozens of coverages are available via endorsement to customize a policy to the needs of a particular situation. While generally optional, certain ones may be mandatory for specific types of risk.

Underwriting Guidelines

Berkshire Hathaway GUARD's **Businessowner's Policy** has been designed to match the needs of our current customer base — employers from a broad range of classes, particularly "Main-Street America" type businesses. Some of the targeted markets we like best are:

Artisan Contractors • Professional Offices • Restaurants • Retail Goods & Services • Auto Services Operations • Hotels/Motels • Select Habitational Risks

HOWEVER, we will consider applicants that fall outside of these industries when risk characteristics fit within our account appetite. For a list of many of the classes we will entertain, see our *Businessowner's Policy Underwriting Appetite* flyer provided separately. Although final qualifying criteria for any applicant will depend upon the particular nature of the risk, we offer the following general guidelines.

General Underwriting Guidelines

- Minimum Premium: \$480; in states entered in 2014 and later (plus SC) - \$550 for all classes except fast-food and full-cooking restaurants, which require \$980
- Building/Business Personal Property Value: \$12,500,000 per location (though higher limits will be considered on a case-by-case basis)
- Maximum Sq. Ft.: 100,000 per location (separate criteria shown below)
- Maximum Annual Gross Sales: \$20,000,000 per location
- All buildings updated within the past 20 years (25 years in CA)
- Favorable loss history
- 24-hour operations generally not considered

Artisan Contractors - Additional Guidelines

Primarily residential and light commercial
Annual Payroll: Max \$1,000,000 (\$600,000 in VA/CA; \$400,000 in NY); min \$25,000
Sales Unrelated to Installation/Service/Repair: < 25% of annual sales preferred
Subcontractor Exposure: < 25% of total annual gross sales (10% in VA/CA)
No work performed at a height above three stories (for select contracting classes)
No renting or leasing equipment to others

Auto Services - Additional Guidelines

Designed for general repair operations, attended car washes; quick lube facilities, etc.
Maximum Sq. Ft.: 35,000
Maximum Sales: \$3,000,000
Total Insured Value: \$3,000,000 (including BI/EE); Garagekeeper's limit <= \$250,000 (Higher limits considered on a case-by-case basis)
Protection Class 1-8; joisted masonry, masonry non-combustible, or fire resistive
Full compliance with NFPA Standards for spray booths, flammable liquids, welding
Three years in business (loss ratio <= 40%) or comparable management experience
Local delivery with a radius up to 50 miles (Non-Owned Auto coverage only in most states; Owned Auto currently available in NJ, PA, SC)
Annual Motor Vehicle Record (MVR) review by employer

Hotel/Motel - Additional Guidelines

Maximum Height: eight stories
Protection Class 1-8; joisted masonry, masonry non-combustible, or fire resistive
Total Insured Value: \$8,500,000 million (non-preferred); \$15,000,000 (preferred)
Preferred Risks: Inside entrance to rooms; sprinklered or alternative water source; franchise hotels favored
Standard Risks: Those unable to meet Preferred criteria; TIV below \$8,500,000

Professional Offices - Additional Guidelines

Building Owner/Lessor: Max Sq. Ft.: 100,000/building; Max Height: eight stories
Tenant/Lessee: Max Sq. Ft.: 25,000/building

Restaurants - Additional Guidelines

Maximum Sq. Ft.: 25,000 (full cooking), 15,000 (limited cooking and fast food)
Maximum Seating: 350 (full cooking), 125 (limited cooking), 200 (fast food)
Maximum Liquor Sales: 50% (full cooking; fine dining with > 50% may be eligible); 30% (limited cooking and fast food)
Maximum Sales/Off-Premises Catering: < 10% of total annual sales preferred
Full compliance with NFPA Standard #96 and UL 300 Standard
Three years of restaurant or equivalent experience
Seasonal operations considered on a case-by-case basis

Retail Goods and Services - Additional Guidelines

Sales from Building Materials/Lumber: < 10% of total annual sales preferred

Have a client with no Building/BPP? Try a Contractors' Preferred E-Z Rate submission.

"Preferred" risks may qualify for a separate class code with better rates up to 40% less.



Berkshire Hathaway
GUARD Insurance

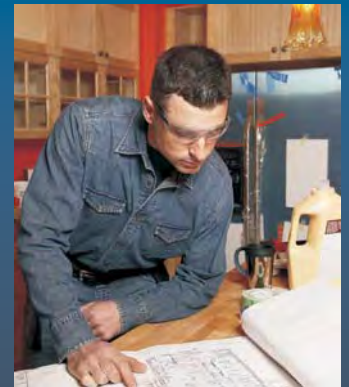
Call 866-997-0711

New Procedure

Acceptance of Quote & Billing

Authority to bind **NEW** accounts up to and including the inception date will be granted once an underwriting decision has been made or an account has qualified for automatic underwriting. When an account is bound, the amount due must be remitted to us on the effective date of the requested coverage. When payment is not received within five days of that date, we provide a final warning in the form of a Direct Notice of Cancellation for non-payment of premium. To expedite, applicants can utilize electronic funds transfer via our Direct Draft Program.

During the course of the policy, billing fees may include: \$7.00 per installment and a \$10.00 late fee per installment when a payment is five or more days past the due date. Our per check fee for non-sufficient funds varies by state. Policyholders with multiple Berkshire Hathaway GUARD coverages will be billed for each separately unless consolidated billing is requested. (We encourage use of our Direct Draft options to avoid fees.)



Other advantages:
Flexible Payment Plans
Toll-Free Claims and Customer Service Hotlines!

Internet-Based Policyholder Service Center!

**A+ ("Superior")
A.M. Best Rating**