



Business Max Coverage

When it comes to protecting your business,
come to Mutual Benefit Group.

Take your coverage to the Max! Mutual Benefit makes it easy and affordable to add an extra layer of customized insurance coverage to your Businessowners Policy. For a nominal fee, our exclusive Business Max program helps you create a policy with greater business-specific protection that ranges from coverage for computers and fine arts to damage from water back-up. Business Max also provides higher limits of coverage for many losses; for example, you'll receive \$25,000 of coverage for Accounts Receivable, which helps pay for the cost of reconstructing records in the event that they are damaged or destroyed.

Coverage enhancements include:

Accounts Receivable	\$25,000
Aggregate Limits for other-than-completed-operations is two times the occurrence limit at each location	Included
Arson, Theft And Vandalism Reward	\$10,000
Business Income during period of restoration	12 consecutive months after direct physical loss or damage
Business Income - Newly Acquired Locations	90 days
Business Income from Dependent Properties	\$10,000
Claims Data Expense	\$5,000
Damage to Premises Rented to You	\$50,000
Debris Removal	25% of the amount we pay for Direct Physical Loss (subject to a \$20,000 Maximum)
Electronic Data	\$25,000
Employee Dishonesty	\$25,000
Extended Business Income	60 days
Extra Expense incurred during period of restoration	12 consecutive months after direct physical loss or damage



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Build peace of mind as you build your business.

Coverage enhancements include (continued from front):

Fine Arts	\$10,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Recharge Expense	\$5,000
Forgery or Alteration	\$25,000
Identity Fraud Expense Coverage	\$10,000 expenses/\$5,000 additional advertising
Lock Replacement	\$1,000
Medical Expenses	\$5,000
Money And Securities - inside the premises	\$20,000
Money And Securities - outside the premises	\$15,000
Money Orders and "Counterfeit Money"	\$10,000
Newly Acquired Or Constructed Property- Buildings	\$1,000,000
Business Personal Property	\$500,000
Ordinance or Law	\$50,000 (Combined Coverage)
Outdoor Property	\$10,000 (Maximum \$1,000 for any one tree, shrub, or plant)
Personal Property Off Premises	\$25,000
Pollutant Clean-up and Removal - At Described Premises	\$10,000
Seasonal Increase - Business Personal Property	50%
Spoilage	\$5,000
Valuable Papers and Records	\$25,000
Water Back-up and Sump Overflow	\$10,000

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's Web site at www.mutualbenefitgroup.com.

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.