



Wholesaler Max Coverage

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

Own a wholesale operation? Tailor your businessowners coverage with Mutual Benefit's Wholesaler Max. It provides wholesale-specific coverage for things like sprinkler leakage and branded or labeled merchandise that sustains a loss but is salvageable. It extends coverage to vendors you rely on to sell your products, and it boosts protection by providing higher limits of coverage, all at minimal cost.

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
Business Personal Property - Consequential Damage	\$25,000
Business Personal Property - Included Coverage for Branded or Labeled Merchandise	Included
Claims Data Expense	\$5,000
Damage to Premises Rented to You	\$150,000
Debris Removal	25% of the amount we pay for Direct Physical Loss (subject to a \$20,000 Maximum)
Definition of "Who Is An Insured" - Amended to Include Limited Coverage for Vendors	Included
Electronic Data	\$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	\$10,000
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 Effects	\$5,000
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.