



## Application Questionnaire

**Business name:**

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**Location address:**

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**Contact:**

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**Contact phone number:**

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**Email address:**

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**Website address:**

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**Current insurer:**

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**Expiration date of current policy:**

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**Type of business:**

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### Enhancement Packet Selected

Advantage

Plus

Deluxe

Premier

**E**stablished in 1934 by Indiana Farm Bureau, Inc., our family of companies, now known as Indiana Farm Bureau Insurance, has continued to evolve and grow to a solid, respectable organization, providing all Indiana residents the opportunity for multiple lines of insurance coverage.

Our company history has been a work in progress, giving Indiana Farm Bureau Insurance additional strength, financial resources and a reputation as a valuable corporate citizen. The company is a leader in auto and homeowners insurance and the largest writer of farm insurance in the state. Through the years, we've expanded to include insurance products for your auto, home, life, business and farm through our network of nearly 500 agents and 1,200 employees living and working throughout the Hoosier state.

We've adapted to changing times, but our original values and commitment to serving Hoosier residents have remained the same. Indiana Farm Bureau Insurance is committed to sharing our success with the communities we serve. In addition, we believe stewardship of member-clients defines our culture and distinguishes our organization. As good stewards, we do our best to help our insureds manage precious resources.

Discover why so many Indiana residents trust Indiana Farm Bureau Insurance to provide them with the highest quality insurance products and services. Contact a local agent today to answer your insurance questions. Find an agent near you online at [www.infarmbureau.com](http://www.infarmbureau.com).

### Contact Us:

(317) 692-7200 or (800) 723-3276

[www.infarmbureau.com](http://www.infarmbureau.com)



United Farm Family Life Insurance Company  
United Farm Family Mutual Insurance Company  
UFB Casualty Insurance Company  
Indianapolis, IN

31-527 1/14

# Business Owner's Policy



[www.infarmbureau.com](http://www.infarmbureau.com)

Indiana Farm Bureau Insurance offers business owners the peace of mind that comes from a comprehensive, affordable and customized Business Owner's Policy. Our Business Owner's Policy offers comprehensive property and liability coverage along with coverages specifically designed for your special business needs.

In addition to protecting your company's buildings and contents, the policy also covers the actual loss of income your business would sustain in case you would need to temporarily close due to damage.

### Coverages Automatically Provided:

- Buildings and business personal property
- Liability
- Business income
- Equipment breakdown
- Advantage Coverage (refer to chart)
- Reward payments
- Necessary inventory expenses in the event of a claim
- Lock and key replacement
- Tenant move back expense
- Necessary security guard charges in the event of damage to your building
- Property of others in your care, custody or control
- Liability of newly acquired organizations

### Other Coverages Recommended:

- Employment practices liability
- Employee benefits liability
- Data breach – 1st and 3rd party
- Electronic commerce
- Outdoor sign coverage
- Hired and non-owned auto liability
- Ordinance or law
- Spoilage coverage
- Food contamination
- Brands and labels
- Utility services - direct damage
- Debris removal additional insurance
- Damage to premises rented to you - increased limits
- Broadened coverage for damage to premises rented to you
- Earthquake
- Green upgrades

## Enhancement Packet Options

| Optional Property Coverages                      | Advantage    | Enhancements |             |             |
|--|--------------|--------------|-------------|-------------|
|  |              | Plus         | Deluxe      | Premier     |
| Accounts Receivable                              | \$10,000.00  | \$15,000.00  | \$25,000.00 | \$50,000.00 |
| Business Income from Dependent Properties        | \$5,000.00   | \$10,000.00  | \$10,000.00 | \$10,000.00 |
| Business Income - Ordinary Payroll               | 60 days      | 120 days     | 120 days    | 120 days    |
| Business Income - Extended Period of Indemnity   | 60 days      | 120 days     | 120 days    | 120 days    |
| Electronic Data                                  | \$10,000.00  | \$20,000.00  | \$20,000.00 | \$20,000.00 |
| Employee Dishonesty                              | \$0.00       | \$0.00       | \$10,000.00 | \$25,000.00 |
| Fire Dept Service Charge                         | \$2,500.00   | \$5,000.00   | \$5,000.00  | \$5,000.00  |
| Forgery or Alteration                            | \$2,500.00   | \$2,500.00   | \$10,000.00 | \$25,000.00 |
| Interruption of Computer Operations              | \$10,000.00  | \$10,000.00  | \$15,000.00 | \$20,000.00 |
| Money and Securities                             | \$0.00       | \$2,500.00   | \$5,000.00  | \$10,000.00 |
| Valuable Papers                                  | \$10,000.00  | \$15,000.00  | \$25,000.00 | \$50,000.00 |
| Outdoor Property                                 | \$2,500.00   | \$10,000.00  | \$10,000.00 | \$10,000.00 |
| BPP in Portable Storage Units                    | \$10,000.00  | \$20,000.00  | \$20,000.00 | \$20,000.00 |
| Business Income - Revised Period of Indemnity    | 12 months    | 12 months    | 12 months   | 18 months   |
| Computer Fraud                                   | Not Provided | \$0.00       | \$25,000.00 | \$25,000.00 |
| Utility Services - Time Element                  | Not Provided | \$0.00       | \$10,000.00 | \$10,000.00 |
| Water Backup                                     | Not Provided | \$10,000.00  | \$15,000.00 | \$20,000.00 |
| Specified Property Off-Premises (All Contents)   | \$10,000.00  | \$25,000.00  | \$25,000.00 | \$25,000.00 |
| Increased Rebuilding Expenses Following Disaster | Not Provided | \$25,000.00  | \$25,000.00 | \$25,000.00 |

*Coverages in each packet are sold as a group and not available on an individual basis. If needed, higher limits can be made available. Check with your agent if your business requires additional coverages and higher limits.*

### Other Professional Liability Coverages:

- Funeral director's professional liability
- Optical and hearing aid establishments
- Pharmacist's liability
- Printer's errors and omissions liability
- Veterinarian's professional liability

### Disclaimer

Informational statements regarding insurance coverage are for general description purposes only. These statements do not amend, modify or supplement the insurance policy. Consult the actual policy for details regarding terms, conditions, coverage, exclusions, products, services and programs which may be available to you. Your eligibility for particular products and services is subject to the final determination of underwriting qualifications and acceptance by Indiana Farm Bureau Insurance.

### Other Business Insurance Needs

**Auto** Your business may own, operate or use autos in the course of daily operations. Your agent can advise you on the best way to provide coverage for your auto exposures.

**Worker's Compensation** Most businesses with employees are required to purchase Worker's Compensation insurance. Worker's Compensation provides for medical expenses and indemnity payments in the event of a work-related injury. Your agent can provide the appropriate coverage to protect your business and your employees.

**Umbrella** To protect your business from a large liability loss your agent can show you how an Umbrella policy can extend the limits of your current Business Owner's policy. This additional coverage can help protect your business from the high cost of jury awards, out-of-court settlements and legal fees.