



Utica National's Specialized Protection for Your **Bed and Breakfast!**

You want to provide the best experience possible for your guests, not worry about "what ifs." We provide protection and service specifically designed to help keep your bed and breakfast running smoothly.

Coverages Available

- › Businessowners
- › Workers Compensation
- › Commercial Auto
- › Umbrella

Our Businessowners Policy Includes:

- › A \$50,000 limit for garage, storage shed, etc.
- › Equipment Breakdown Coverage for items such as air conditioning, heating and other equipment
- › Loss of profit and extra expenses due to a covered loss

Plus Optional Specialty Add-Ons:

- › **Bed & Breakfast Personal Property and Liability Extension** expands coverage to:
 - Your household property that is not used in your bed and breakfast business.
 - Your personal liability, including replacement costs for unintentional damage to a guest's property.
 - Certain coverages that you would find in a homeowners policy.
- › **Bed & Breakfast Supplemental Personal Property Coverage** protects your personal property that is either off premises or in transit as well as your guests' personal property when it is in your care.
- › **Spoilage Coverage** reimburses you for food lost due to a power outage or refrigerant contamination.
- › **Bed & Breakfast Amendatory Endorsement** provides a theft sublimit for silverware, jewelry, etc.
- › **Employment Practices Liability Coverage** protects you against employee allegations of harassment, discrimination, etc. There is an option to add customer accusations.

Services

- › **Risk Management Services and Resources** help you to minimize the chance of an accident or other disruption to your operations.
- › **97% Claims Satisfaction Rating.**¹ Our claim staff provides friendly and fair claims service.

¹ 2015 Claimant Satisfaction Survey

Contact your local independent agent to get a quote!

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.

 **Utica National Insurance Group**
Insurance that starts with you.®

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