



I AM READY FOR SAVINGS



PLEASE CONTACT ME IMMEDIATELY

Phone: _____

Name: _____

Email: _____

Business Office Insurance
Sterling & Sterling, Inc.
135 Crossways Park Drive – PO Box 9017
Woodbury, NY 11797



Phone: 516-487-0300
Fax: 516-773-8710
Email: office@sterlingrisk.com
Web: www.sterlingrisk.com/offices.aspx

Please tear off and return this form in the enclosed return envelope and a restaurant insurance expert will contact you.



IS YOUR BUSINESS OFFICE READY FOR SAVINGS?

Sterling & Sterling, Inc. is one of the largest and best insurance brokers in the Tri-State Metropolitan area. Since 1932, we have provided insurance products and services for Business Offices nationwide.

PROGRAM HIGHLIGHTS



Our Business Office Insurance Program can save your business on insurance cost:

- *Competitive pricing*
- *Unique coverage enhancements*
- *Dedicated service staff*
- *24/7 claims reporting*
- *Fast and easy quoting process*
- **[APPLY ONLINE NOW!!!!](#)**

PROPERTY & GENERAL LIABILITY FEATURES ESPECIALLY FOR BUSINESS OFFICES

(Automatically Included)

General Liability Features

- General Liability Limits \$1M/\$2M*
- Advertising Injury and Personal Injury
- Blanket Contractual Liability for all insured contracts
- Products/Completed Operations coverage is included

Property Features

- Accounts Receivable coverage included up to \$25,000*
- Business Income and Extra Expense:
 - Automatically included and includes rental value
 - Actual Loss Sustained basis up to 12 months
 - Business Personal Property Off Premises coverage provided, including when in transit or away from scheduled premises

Crime Coverage:

- Money and Securities are covered within Business Personal Property. Theft of Money and Securities limited to \$25,000*
- Employee Dishonesty is included up to \$25,000*.
- Fine Arts
 - Up to \$25,000
 - Coverage applies anywhere in coverage territory
 - Breakage limitation does not apply
- Signs within 1,000 feet are included in building limit

* Higher Limits are available

POPULAR OPTIONS FOR BUSINESS OFFICES

- **Business Office Enhancement** – designed specifically for Business Offices and enhances many coverage features. Please see chart below for more details.
- Liability coverage enhancement
 - Provides extensions of coverage including:
 - Broadened Named Insured
 - Blanket Additional Insured – Managers of Lessors of Premises or Leased Equipment.
- **Other Options Available:**
 - Higher limits for most individual coverage extensions.
 - ERISA Welfare and Pension
 - Building Owners Endorsement.
 - Sewer and Drain Back Up.
 - Hired & Non-owned Auto liability

Sample Coverage Features for Business Offices

Topic/Coverage	Typical Office Coverages	Available Sterling & Sterling, Inc Enhancements
Accounts Receivable – at the described premises	\$25,000	Current Limit Increased by \$100,000
Accounts Receivable – in transit or at a location other than the described premises	\$25,000	Current Limit Increased by \$100,000
Business Income and Extra Expense – Dependent Property	\$10,000	\$25,000
Business Income and Extra Expense – Newly Acquired Premises	\$250,000	\$500,000
Brands or Labels	None	\$25,000
Claim Data Expense	\$5,000	\$10,000
Computer Fraud	None	\$5,000
Electronic Data Processing Equipment/Data/Media – Electronic Vandalism	\$25,000	\$50,000
Electronic Data Processing Equipment/Data/Media – In Transit or at a location other than the described premises	\$25,000	\$50,000
Extended Business Income	60 Days	90 Days
Identity Fraud Expense	None	\$15,000 (Annual Aggregate Limit)
Limited Building Coverage – Tenant Obligation	None	\$5,000
Lost Key Consequential Loss	None	\$500
Newly Acquired or Constructed Property – Business Personal Property	\$250,000	\$500,000
Ordinance or Law – Increased Period of Restoration	\$25,000	\$50,000
Ordinance or Law – Tenants Improvements and Betterments	Not Included	Included
Outdoor Trees, Shrubs, Plants and Lawns	\$3,000	\$5,000
Unauthorized Business Card Use	None	\$5,000
Utility Services – Direct Damage – Water, Power and Communication	None	\$2,500
Utility Services – Time Element – Water, Power and Communication (\$25,000 Communication coverage as provided by Amendatory Provision Endorsement	None	\$2,500 Water, Power and additional Communication coverage at each described premises (24 hour waiting period)

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Sterling & Sterling, Inc. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.