



Building Owner Policy

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Building Owner Policy coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

Central's Building Owner Policy is specially designed to provide the property and liability protection needed by most building owners who rent or lease their buildings to others for commercial, manufacturing or office occupancies.

Property Protection

The Property coverage portion of the policy deals with covered losses to buildings, furniture, fixtures, and equipment. Coverage is also provided for the actual amount of a covered loss to business income and extra expenses incurred as a result of a loss to building or personal property (12 months of coverage included for most business owners).

Additional Property Protection Available

The Building Owner Policy offers a broad range of optional property related coverage for an additional premium:

- The Central Premier Plus® offers over 25 enhanced property and crime related coverages in a single, affordable endorsement. The coverage is provided on a blanket basis with available limits of \$25,000, \$50,000, \$100,000 or \$250,000 and applies separately at each premises listed on the policy. In the event of a covered loss, the blanket limit can be applied to one coverage or apportioned among several coverage extensions. When the Premier Plus endorsement is attached, Equipment Breakdown coverage is also added to the policy
- Data Compromise and Identity Recovery
- Earthquake and Flood

Liability Protection

Business Liability coverage protects against legal liability resulting from covered claims of others for bodily injury and damage to their property. It also provides coverage for your legal expenses in the event of a costly lawsuit arising from such claims. Liability limits are available from \$300,000 to \$1,000,000 (per occurrence). Higher limits are available under our Commercial Excess policy.



Fulfilling the Promise Since 1876



Trusted Choice® agencies are dedicated to you and are committed to treating you as a person, not a policy. To learn more about Trusted Choice®, visit www.trustedchoice.com.

Additional Liability Protection Available

Liability options available for an additional premium are:

- The General Liability Plus (GL Plus) Endorsement provides a number of general liability enhancements in one convenient package at a very affordable price
- Non-owned Auto Liability
- Hired Car Liability
- Limited Fungi, Silica, and EIFS
- Employment Practices Liability

Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.



Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company

www.central-insurance.com

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