



Fence Dealers Policy

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

The Fence Dealers 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 Fence Dealer's Policy is specially designed to provide the property and liability protection needed by most fence dealers.

Property Protection

The Property coverage portion of the policy deals with covered losses to buildings, equipment, materials, furniture, and fixtures at your principal business locations. For fence dealers also providing installation services:

- Contractor's Plus Endorsement
 - Installation Coverage
 - Insured's Tools & Equipment
 - Non-Owned Tools & Equipment (leased, rented, or borrowed from others)
 - Employees Tools
 - Contractor's Equipment – Income Coverage

Additional Property Protection Available

The Fence Dealer's 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.
- Business Income (Actual Loss Sustained within a specified time period)
- Contractor's Equipment – Scheduled
- Earthquake and Flood
- Transportation Coverage
- Data Compromise/Identity Recovery Coverage



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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.

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
- Hired Car Liability
- Non-owned Auto Liability
- Limited Pollution Liability coverage for a short term event
- Limited Products Withdrawal Expense
- 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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