

# Mercantile

## PROTECTOR POLICY



Some of the preferred Mercantile classes are listed below.

Please contact your Frankenmuth Underwriter to discuss additional eligible classes.

Appliance Stores	Flower or Plant Shops
Auto Accessories (new parts)	Fruits & Vegetables (retail)
Bakeries	Furniture Stores
Bridal Shops	Groceries
Candy, Nut & Confectionery Shops	Hardware Stores
Carpet & Floor Covering Sales	Ice Cream Stores
Clothing Sales	Office Furniture Sales
Delicatessens	T-Shirt Shops (no silk screening)
Electrical Appliances (household)	TV, Radio & Stereo Sales & Service

Many optional coverages are available under our Mercantile BOP program, including the following:

Accounts Receivable (increased limits)	Excess Peak Season Coverage
Actual Cash Value (buildings option)	Fire Legal Liability (increased limits)
Additional Insured Endorsement	Functional Building Valuation Option
Aggregate Limit of Insurance Per Location	Money & Securities (increased limits)
Computer Coverage	Off-Premises Services (direct damage & time element)
Earthquake	Spoilage Coverage
Employee Benefit Liability	Systems Breakdown
Employee Dishonesty (increased limits)	Tenants Glass Coverage

Our Business Protector Plus (form 95167) provides the following featured enhancements at one reduced price:

### COVERAGE LIMITS

- Accounts Receivable	\$25,000	- Lock Replacement	\$1,000
- Arson Reward	\$5,000	- Newly Acquired/Constructed Buildings	\$500,000
- Automobile Damage to Leased Property	\$50,000	- Outdoor Property (including signs)	\$25,000
- Computer Coverage	\$25,000	- Personal Property at	
- Employee Dishonesty	\$5,000	Newly Acquired Premises	\$250,000
- Fire Department Service Charge	\$5,000	- Personal Property Off-Premises	
- Fire Extinguisher Recharge Expense	\$2,500	(including transit)	\$10,000
- Forgery & Alteration	\$5,000	- Valuable Papers & Records	\$25,000
- Interior Glass Coverage	\$5,000	- Water Back-up or Overflow	\$10,000