

# MERCANTILE BUILDINGS



*California*  
MUTUAL  
INSURANCE COMPANY

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# CALIFORNIA MUTUAL OFFERS A COMPREHENSIVE PROGRAM FOR MERCANTILE BUILDING - OWNERS.

## OUR PACKAGE INCLUDES:

### BUILDING

- Replacement Cost
- Inflation Guard

### BUSINESS PERSONAL PROPERTY

- Replacement Cost

### LOSS OF INCOME

- Business Income and Extra Expense

### LIABILITY

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Medical Payments
- Fire Legal

### OTHER INCLUDED COVERAGES

- Debris Removal – \$10,000
- Fire Department Service Charge – \$1,000
- Pollution Clean Up and Removal – \$10,000
- Loss of Income Due to Action by Civil Authority – \$10,000
- EDP – \$2,500
- Increased Cost of Construction – \$10,000

## OPTIONAL COVERAGES

### COVERAGE ENHANCEMENT ENDORSEMENT

- Backup Sewers and Drains – \$10,000
- Spoilage – \$10,000
- Customer Property – \$5,000
- Outdoor Signs – \$5,000
- Money and Securities – \$5,000
- Robbery and Safe Burglary – \$5,000
- Property in Transit – \$5,000
- Fire Department Service Charge – \$5,000
- Increased Cost of Construction – \$50,000
- Property of Others – \$10,000
- Valuable Papers – \$25,000
- Outdoor Property – \$10,000

### EQUIPMENT BREAKDOWN

- Mechanical Failure
- Electrical Failure
- Communication Equipment
- Computer Equipment
- Electrical Equipment
- Refrigeration Equipment
- Heating and Air Conditioning Equipment
- Direct Physical Loss
- Business Interruption and Extra Expense

### ADDITIONAL OPTIONAL COVERAGES

- Non-owned and Hired Auto
- Employee Dishonesty
- Forgery and Alteration
- Accounts Receivable
- Detached Signs
- Agreed Value
- Money and Securities
- Valuable Papers
- And More