

BUSINESS OWNERS PLUS

GENERAL LIABILITY ENHANCEMENTS OVERVIEW



At Encova Insurance, we understand small businesses today have more specialized needs than ever. Our Business Owners Plus solution includes everything you appreciate about a traditional business owner's policy plus more flexibility to build tailored coverage. Optional endorsements can be added, including those shown below, which include bundled coverages ideal for most of your clients. **Choose from option 1, which includes general liability essentials, or option 2 for premier-level enhancements.**

OPTION 1: BUSINESS OWNERS PLUS GENERAL LIABILITY ESSENTIALS ENHANCEMENT

Ideal for clients who need essential coverages at an affordable price point

Coverage	Limit
Additional insured – automatic status by contract or agreement – ongoing operations only	Included
Additional insured – building owner	Included
Amendment – aggregate limits of insurance per location	Included
Broadened coverage for damage to premises rented to you	\$300,000
Care, custody or control	\$50,000 per occurrence/\$500 deductible
Coverage C – medical payments	\$15,000
Fire, lightning, explosion, smoke, sprinkler leakage damage to premises rented to you	Expanded coverage
Liberalization	Expanded terms
Mobile equipment redefined	Expanded definition
Newly acquired or formed organizations	180 days
Non-owned watercraft	Expanded definition
Supplementary payments	\$3,000 aggregate

OPTION 2: BUSINESS OWNERS PLUS GENERAL LIABILITY PREMIER ENHANCEMENT

Ideal for clients who require more comprehensive coverage options while maintaining a low premium

Coverage	Limit
Additional insured – automatic status by state or governmental agency	Included
Additional insured – blanket vendors	Included
Additional insured – building owner	Included
Additional insured – managers or lessors of premises	Included
Additional insured – automatic status by contract or agreement – ongoing operations	Included
Additional insured – lessor of leased equipment	Included
Amendment – aggregate limits of insurance per location	Included
Supplementary payments	\$1,000 bail bonds; \$3,000 reasonable expenses/\$500 per day
Care, custody or control	\$50,000 per occurrence
Employee benefits liability	\$1 million each employee, \$3 million aggregate
Fellow employee	Included
Fire, lightning, explosion, smoke, sprinkler leakage damage to premises rented to you	Included
Incidental medical malpractice	Included
Liberalization	Included
Coverage C – medical payments	\$15,000
Mobile equipment redefined	Includes vehicles less than 1,000 pounds gross vehicle weight
Newly acquired or formed organizations	180 days
Non-owned watercraft	Expanded definition
Waiver of subrogation required by contract	Included
Valet parking of a customer's auto	\$2,500 per occurrence/\$10,000 aggregate

Limits shown may be customizable. Your independent Encova agent can tell you more about these coverages and costs associated with available limit options.

This coverage summary is designed to highlight specific features of Business Owners Plus. This is not an insurance policy, nor does it become part of an insurance policy. For a complete statement of coverages and exclusions, see the policy coverage forms.