

# Central Premier Plus®



The Central Premier Plus® Endorsement is specially designed for the business owner who is looking for protection against a wide range of exposures.

While it is impossible to protect against every loss, the Central Premier Plus® Endorsement provides broad protection in one simple, affordable policy.

## Additional Property Protection

The Central Premier Plus® offers a broad range of property related coverage. Blanket limits of \$25,000, \$50,000, \$100,000 and \$250,000 are available and will apply 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 any of the following coverages:

- Accounts Receivable
- Building Ordinance or Law
  - Coverage A, Loss to Undamaged Portion, included in building limit.
  - Coverage B, Demolition and Coverage C, Increased Cost of Construction, included in Premier Plus limit.
- Business Income and Extra Expense with Service Interruption (Maximum limit \$25,000)\*
- Business Income from Dependent Properties (Maximum limit \$25,000)\*
- Consequential Loss
- Crime
  - Employee Theft Incl ERISA (Maximum limit available is \$50,000)\*
  - Forgery or Alteration
  - Theft of Money and Securities
  - Computer and Funds Transfer Fraud (Maximum limit available is \$50,000)\*
  - Money Order and Counterfeit Money
  - Fraudulent Impersonation (Maximum limit \$25,000)\*
  - Telephone Toll Fraud (Maximum limit \$10,000)\*
- Disaster Rebuilding Expenses (Maximum limit available is \$100,000)\*
- Electronic Data
- Fine Arts
- Fire Department Service Charge (Maximum limit \$2,500)\*
- Fire Protective Devices
- Food Contamination (Maximum limit \$25,000)
- Inventory or Appraisal (Maximum limit \$25,000)
- Lessor's Additional Expenses (Maximum limit \$25,000)
- Lost Key Consequential Loss
- Non-Owned Detached Trailers

- Outdoor Fences (Maximum limit available is \$50,000)
- Outdoor Light Poles
- Outdoor Property (limited perils)
- Outdoor Signs
- Patterns, Molds, Model & Dies of Others (Maximum limit \$25,000)\*
- Personal Effects & Property of Others (Maximum limit \$10,000)\*
- Pollutant Clean Up and Removal
- Property Off Premises
- Property in Transit (Maximum limit \$50,000)\*
- Reward (Maximum limit \$25,000)
- Sewer and Drain Backup (Maximum limit \$25,000)
- Temperature-Humidity Change
- Valuable Papers and Records
- Valuable Papers and Records Storage Locations (Maximum limit \$25,000)\*

\* Higher limits require a separate endorsement & pricing.

In addition to the coverages listed above, the following policy changes have been made to provide even broader protection:

Brand and Label	Included
Business Personal Property	
– Seasonal Increases	25% of Personal Property Limit
Coinurance Provision	Deleted
Collapse of Gutters and Downspouts (ice & snow)	Included
Expanded Premises	1,000 feet
Inflation Guard	Included
Tenant’s Glass	Included
Newly Acquired Property	
Building	500,000
Your Business Personal Property	200,000
Period of Coverage	60 days after acquisition
Valuation (Special Provision)	
Manufacturer’s Selling Price	Included
Patterns, Molds, Models & Dies	Included

The following are no longer included as Property Not Covered in the Building and Personal Property Coverage Form:

- Foundations of buildings, structures, machinery or boilers if their foundations are below:
  - (1) The lowest basement floor; or
  - (2) The surface of the ground, if there is no basement;
- Underground pipes, flues or drains

## Central Premier Plus®

The Central Premier Plus® endorsement reduces the confusion of trying to select from the complicated optional coverages offered under most policies. The cost for additional coverages offered under the Central Premier Plus® endorsement is much less than if these coverages were purchased separately.

### 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



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](http://www.trustedchoice.com).

Contact us today to learn more.



The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.

The 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.

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