

## **Contact Information:**

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Thinking. Ahead.

# **Business Owners Insurance**

## PROPERTY COVERAGE

#### Building Including

- Blanket rating available
- Completed additions
- Fixtures, including outdoor fixtures
- Permanently installed machinery and equipment
- Personal property owned by the landlord in apartments or rooms furnished by the insured
- Personal property owned by the insured used to maintain or service the buildings and structures 0n the premises

#### **Business personal property**

- In or on the buildings at the described premises
- In the open
- In a vehicle within 100 feet of the described premises
- Property owned by the insured and used in the business
- Tenant's improved and betterments
- Leased personal property
- Exterior building glass
- Property leased by the insured for which the insured has a contractual liability to insure

## LIABILITY COVERAGES

- Bodily injury / property damage
- Limited contractual liability
- \$5,000 medical payments
- Liquor Liability (convenience stores, liquor stores and restaurants)
- Personal / advertising injury
- Professional liability coverage is available for certain classes
- Tenant's fire legal liability (\$100,000 with higher limits available)

### COVERAGE AVAILABILITY AND MINIMUM PREMIUMS

- Coverage is available either admitted or non-admitted
- \$350 minimum premium without liquor / \$500 minimum premium with liquor

Additional coverage and coverage extensions are available. Contact an AMC underwriter for more information.