



OPTIONAL COVERAGE

- Outdoor Signs. (Higher limits and broader coverage than Outdoor Property extension of coverage)
- Exterior Glass. (Broader coverage than the basic policy)
- Money and Securities
- Employee Dishonesty
- Cost of Research of Valuable Papers
- Additional Business Personal Property Off Premises.
- Cosmetologists, Barbers and Manicurists Professional Liability. Includes employees or independent contractors working on the premises.

CONTACT AN AGENT TODAY!

UHPC-BIP (Rev. 03-2022) | Policy Form Number: UHPC&C BIP (10-11)

CORPORATE HEADQUARTERS



P. O. Box 5555 | 707 E. United Heritage Ct.
Meridian, ID 83680-5555
800-877-8862 | unitedheritagepc.com

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This brochure is designed to provide a summary and explanation of coverage of the Business Insurance Plus Policy, offered by United Heritage Property & Casualty Company. It does not include all the features, exclusions, limitations, conditions, or optional and additional coverages. For costs and complete detail of the coverage contact an agent.



BUSINESS INSURANCE POLICY PLUS

Serving The People Since 1908



An insurance plan providing property and liability insurance for small retail stores or offices. Coverage can be provided for in-home businesses.

COVERAGE A –

Buildings

Provides protection on a **REPLACEMENT COST** basis for **DIRECT PHYSICAL LOSS** to the insured building. A few perils such as Earth Movement and Nuclear Hazard **ARE NOT COVERED**.

Buildings may also be insured for Actual Cash Value.

COVERAGE B –

Personal Property

Business Personal Property is also covered in the premises or within 200 feet on a **REPLACEMENT COST** basis for **DIRECT PHYSICAL LOSS** with exclusions and limitations.



COVERAGE C–

Business Income & Extra Expense

The Company will pay for loss of business income and for extra expense as a result of a covered loss to insured property.



COVERAGE D–

Business Liability

Includes Bodily Injury, Property Damage, Personal Injury and Advertising Injury.



COVERAGE E–

Fire Legal Liability

Pays when the insured is legally obligated to pay for damages caused by fire to premises leased by or rented to an insured.

COVERAGE F–

Medical Expenses

Pays up to \$5000 for necessary medical expenses of others caused by an insured, even when you are not liable.

ADDITIONAL COVERAGES

- Debris Removal
- Fungi, Mold, or Bacteria
- Reasonable Repairs
- Property Removed
- Fire Department Service Charge
- Collapse (only for specified causes)
- Back Up of Sewers
- Refrigerated Products
- Limited Resulting Loss
- Recharge of Fire Extinguishing Equipment Discharged to Prevent Damage
- Pollution Cleanup and Removal (With Limitations)
- Building Ordinance

