



Chautauqua Patrons Insurance Company



Firmly Rooted Since 1877

529 West Third St
Jamestown, NY 14701

Phone: (716)664-5813
Fax: (716)484-2310

www.cpins.com

Commercial Package / Special Multi-Peril (SMP)

SMP

If your business does not fit a BOP, we may be able to offer you an alternative with our SMP Policy. This is also a good option when not insuring the property to full value.

SF-1: Basic Coverage

Provides Coverage for direct physical loss to covered Building and/or Business Property caused by the following causes of loss:

- ▶ Fire or Lightning
- ▶ Removal
- ▶ Explosion
- ▶ Windstorm or Hail
- ▶ Riot or Civil Commotion
- ▶ Aircraft
- ▶ Vehicles
- ▶ Smoke
- ▶ Vandalism

SF-2: Broad Coverage

Includes All Basic Coverage (SF-1) Perils plus:

- ▶ Falling Objects
- ▶ Weight of Ice, Snow or Sleet
- ▶ Collapse of a Building or any part of a building
- ▶ Water Damage
- ▶ Breakage of Glass

SF-3: Special Coverage - Building

Your Building is covered against damage, EXCEPT from those perils specifically excluded.

SF-4: Special Coverage - Business Property

Your Business Property is covered against damage, EXCEPT from those perils specifically excluded.

SF-4A: Special Coverage - Business Property

Provides the same coverage as the SF-4 above, EXCEPT, the peril of theft is excluded.

SF-5: Basic Coverage

Includes All Basic Coverage (SF-1) Perils, EXCEPT Vandalism.

SF-6: Basic Coverage

Causes of Loss are limited to Fire or Lightning and Removal.

Liability Coverages

Covers you against claims for Bodily Injury or Property Damage to Property of others. Liability options include:

- ▶ Premises and Operations Liability (LS-1)
- ▶ Business General Liability (LS-5)

Includes:

- ▶ Medical Payments
- ▶ Products and Completed Operations
- ▶ Business General Liability- Extra Coverage (LS-6)

Includes:

- ▶ Medical Payments
- ▶ Products and Completed Operations
- ▶ Fire Legal Liability
- ▶ Personal and Advertising Injury

Rated based on area and/or receipts

Targeted Business Classifications

- ▶ Apartments
- ▶ Banquet and Wedding Facilities
- ▶ Bed and Breakfasts
- ▶ Can and Bottle Redemption Centers
- ▶ Car Washes – up to 6 bays
- ▶ Homeowners / Condo Association
- ▶ Manufactured Home Parks
- ▶ Miniature Golf and Driving Ranges
- ▶ Mixed Occupancy Buildings
- ▶ Offices
- ▶ Restaurants
- ▶ Retail
- ▶ Self Storage Units
- ▶ Social Clubs & Lodges
- ▶ Student Housing
- ▶ Taverns / Bars
- ▶ Vacant Properties
- ▶ Warehouses / Storage Buildings

***Property written at Replacement Cost, Actual Cash Value, or Agreed Amount Basis**

Endorsements

Available upon request.