

District/Division General Liability & Property Insurance Program

In an effort to assist our sales leaders in protecting their business, Vector Marketing Corporation continues to endorse the following insurance program for managers. This program will provide General Liability and Property Insurance coverage as follows:

**Insurance Package - \$350.00 per year Premium (Non-Refundable)
with a \$500.00 Deductible (for property claims)**

Coverage through the Vector Marketing Endorsed Program is **NOT** available to managers in **Hawaii, Guam, Puerto Rico** or the **Virgin Islands**.

General Liability

- \$2,000,000 per occurrence/\$4,000,000 general aggregate in General Liability Limits.
- This includes protection from third party bodily injury lawsuits resulting from incidents or accidents in your office. This also includes coverage while pursuing personal sales in a customer's home or at a Cutco Event. This does not include coverage for business activity of sales representatives outside of your office.
- This covers property damage claims resulting from incidents or accidents in your office. This also includes coverage while pursuing personal sales in a customer's home or at a Cutco Event. This does not include coverage for business activity of sales representatives outside of your office.

Property

- \$35,000 per person.
- This includes coverage for the loss of sample kits and Cutco Event promotional product resulting from a substantiated break-in, burglary, robbery or fire. This insurance will not cover the loss of sample kit/promotional product involving inventory reductions or discrepancies caused by misplaced or lost items. Laptops, cellphones, tablets and other mobile devices are also not covered. In order to file a property loss claim, the insurance company will require a police report documenting the break-in, burglary, robbery or fire that caused the loss.
- This would include coverage for CUTCO/Vector product and business property. Please note Homeowners Insurance does not cover business property if the individual claims such property as a business expense for tax purposes.
- There is a \$500 deductible for each property claim.

It is essential for you to be pro-active in taking steps to protect your property.

- Request the landlord change the locks on your office doors to avoid the possibility of any former tenants having access
- Keep all sample kits/promotional products in a secure location at the office or a Cutco Event
NEVER LEAVE YOUR PROPERTY AT AN EVENT EVEN IF THEY CLAIM SECURE
- When conducting interviews or training, secure property out of sight
- Be sure to lock all doors and windows when leaving the office
- Never leave money, checks, gift cards or lottery tickets unlocked
- Consider having an alarm system installed
- Rent a storage unit that can be locked while at Cutco Events

- Rent a ground level room at a hotel and take your property in with you
- Do not leave property in your vehicle in plain sight (locked or unlocked)
- Treat your property as cash

To request a Certificate of Insurance –

You will need the following information for your request:

- The name & address of the Certificate Holder
- Who should be listed as additionally insured

Please check with your landlord/leasing company for specific verbiage required.

Next, log on to Vector Connect, click on **“MY OFFICE”**; click on **“RUNNING MY OFFICE”**; click on **“CERTIFICATE OF INSURANCE REQUEST”**; finally, fill out the form and click **“SUBMIT”**

****PLEASE TAKE ALL REASONABLE STEPS TO PROTECT YOUR PROPERTY****

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