



FARMERS[®] PROFESSIONAL OFFICES



Protect Your Business, Your Way

Farmers[®] offers customizable business insurance that reflects the unique characteristics of your business

Your Business Insurance Options Explained

While your day-to-day operations are complex, understanding business insurance doesn't have to be. There are coverage options available to protect just about every aspect of your business from employee injury to natural disasters. Some insurance is required by law and others by business associates, such as lenders and landlords. Obtaining the right type and amount of insurance for your business will help you avoid gaps in coverage where you need it most.

Professional Office

From client or patient injuries to office damage and equipment malfunctions, Farmers Professional Offices insurance can help protect you from the risks you face as a business owner.

A Farmers policy can provide coverage for

- **Employment Practices Liability** can cover your business if discrimination, sexual harassment or wrongful termination claims are made by present, former or future employees.
- **Property Insurance** can fund repairs or replacements for damaged physical assets when disasters like vandalism, fire, windstorms, or hail strike.
- **Liability Insurance** can protect against financial losses resulting from claims of injury or property damage caused by you or your employees and your products or services.
- **Business Crime Insurance** can protect against fraud, theft, forgery or robbery.
- **Business Income Coverage (also known as Business Interruption Insurance)** allows you to continue to receive income while your business is being restored. It not only helps you to cover expenses needed to keep a business operating after a loss, but it also helps you to replace lost revenue.
- **Cyber Liability and Data Breach** provides coverage for privacy breach response services and expenses incurred to notify parties affected by a security breach, including fees and costs related to hiring a company to operate a call center, and reimbursing you for post-event credit monitoring costs for victims of breach.

Tailor your coverage with these additional insurance endorsements, coverages and policies

- **Life Insurance for Business Owners** can help you plan for business succession, survive the loss of a key employee or partner and retain/reward your top people.
- **Umbrella** can shield your business from potentially ruinous lawsuits with additional liability coverage.
- **Workers' Compensation Insurance** can satisfy your employees' medical needs in the event of an accident or disease and make a quick return to work possible, while removing lawsuit potential by current or former employees.
- **Business Auto Insurance** can get you on the road again quickly after an accident and ensure your business is protected against losses from injuries to other drivers, passengers and pedestrians for which you and your employees are liable.
- **Ordinance or Law** covers the cost to demolish and remove debris of undamaged parts of the building and the increased cost to repair, reconstruct or remodel damaged or undamaged parts of the building to comply with a building ordinance or law.
- **Utility Services — Time Element** pays for loss of Business Income and Extra Expense caused by an interruption of covered utility services to the described premises that result from direct physical loss or damage by a Covered Cause of Loss to specified types of property away from the described premises.
- **Backup of Sewers and Drains** pays for loss or damage caused by water that backs up or overflows from your sewer or drain or enters into and overflows from a sump pump or any other system designed to remove subsurface water from a foundation area.
- **Transportation and Cargo** to cover against goods that are damaged or lost when transported by one of your vehicles or common contract carriers.
- **Fine Arts** pays for loss to Fine Arts owned and used in your business and those of others in your care, custody or control. May be subject to per item limit.
- **Hired and/or Non-owned Auto** pays for Bodily Injury or Property Damage arising out of the maintenance or use of a hired automobile in the course of business by you or an employee, or the use of a non-owned automobile in the business by any person other than the insured.
- **Tenants Improvement and Betterments** provides coverage for fixtures, alterations, installations or additions that you acquired or made at your expense and that are made part of the building and cannot be legally removed.
- **Earthquake Sprinkler Leakage** pays for direct damage to Covered Property caused by the leakage of water from sprinkler heads or feed pipes resulting from an earthquake or volcanic eruption.

It's important to remember your organization has specific needs which may change over time. As a Professional Office owner, you will encounter challenges that require coverage to help you keep your business intact should an unexpected loss happen. Contact a Farmers agent for a customized insurance quote for your individual business needs. Because the more you know, the better you can plan for what's ahead.

Not all coverages available in all states or on all products. Restrictions may apply.