

Benchmark

MANAGEMENT GROUP, INC.

1730 Park Street, Suite 214 Naperville, IL 60563

Phone: (630) 778-7000 Fax: (630) 778-7007

www.bmgins.com

PIZZA DELIVERY PROGRAM COVERAGE FEATURES

Business Owners Package Policy

Commercial Property

Special Cause of Loss Form

Real & Business Personal Property

Business Income: 1/3, 1/4, or 1/6

(12 months offered upon request)

Includes equipment, fixtures and inventory on premises

Includes improvements or betterments to the premises

Deductible: \$1,000 (minimum)

Replacement Cost or Actual Cash Value

80% coinsurance

Includes Extra Expense (40/80/100 monthly)

Includes Increased Cost of Construction

Enhancements (Mercantile Property Endorsement)

Outside Sign \$5,000 (higher limits available) Deductible: \$500

Food Spoilage \$10,000 Deductible: \$1,000

Valuable Papers & Records \$10,000 Deductible: \$1,000

EDP Coverage \$10,000 Deductible: \$1,000

Property of Others \$10,000 Deductible: \$1,000

Glass \$5,000 Deductible: \$500

Crime

Money & Securities \$5,000 in / \$2,500 out Deductible: \$500

Employee Dishonesty \$10,000 Deductible: \$500

Equipment Breakdown

Commercial General Liability

Limits: \$2,000,000 General Aggregate

\$2,000,000 Products Liability

\$1,000,000 Personal Injury/Advertising Injury

\$1,000,000 Each Occurrence

Deductible: \$1,000

Medical Payments: \$1,000

Includes Hired & Non Owned Auto Liability: \$1,000,000 (higher limits available)

Workers Compensation

Statutory Benefits: (per state)

Employers Liability Coverage: \$500,000 each accident

\$500,000 each employee - by disease

\$500,000 policy limit - by disease