Business Insurance
Digital Platform and Products eBinder

STATE AUTO
Insurance Companies
Business Insurance Digital Platform and Products eBinder

**READINESS**
Agent Readiness Checklist
State Auto BOP - Flashcards
Training

**KEY BENEFITS AND FEATURES**
State Auto BOP and Small Business Auto key features and benefits

**BOP**
BOP Key Features and Benefits
BOP - What’s changing — graphic
BOP - What’s changing — video
Contractors’ E&O
Cyber Secure Coverage for ISO BOP — Multi State
Data Compromise for State Auto BOP
TechAdvantage — flyer
TechAdvantage — graphic

**APPETITE AND ELIGIBILITY**
State Auto BOP Appetite — flyer
State Auto BOP — Contractors — flyer
State Auto BOP — Distributors — flyer
State Auto BOP — Hospitality — flyer
State Auto BOP — Real Estate — flyer
State Auto BOP — Retail — flyer
State Auto BOP — Services — flyer
Eligibility State Auto BOP
Eligibility Small Business Auto

**PRODUCT DETAIL**
State Auto BOP — Apartments Coverage Options
State Auto BOP — Contractors’ Coverage Options
State Auto BOP — Distributors’ Coverage Options
State Auto BOP — Florists’ Coverage Options
State Auto BOP — Funeral Homes Coverage Options
State Auto BOP — Offices Coverage Options
State Auto BOP — Restaurants Coverage Options
State Auto BOP — Retail Coverage Options
State Auto BOP — Services Coverage Options
State Auto BOP — Veterinarians’ Coverage Options

**BAP**
Small Business Auto Key Benefits and Features
Small Business Auto What’s Changing — graphic
State Auto Fleet Safety 360 Telematics Program Overview — flyer
Which Ones Are Your Employees
Why wouldn’t you choose telematics — flyer
Why wouldn’t you choose telematics — video
You said yes to State Auto Fleet Safety 360 — flyer
You said yes to State Auto Fleet Safety 360 — video

**System**
Business Insurance Enhanced Billing
State Auto Customer Connect — flyer
State Auto Customer Connect — video

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System enhancements
Product/coverage enhancements
Experience enhancements

STATE AUTO Insurance Companies
Readiness

- Agent Readiness Checklist
- State Auto BOP - Flashcards
- Training
What can you do to prepare for the upcoming launch of our new platform?

AGENT READINESS CHECKLIST

☐ Log in to State Auto Connect. This is our agent portal where you can quote and manage your business. You may want to bookmark this page after you login, if you haven’t already done so. If you need any assistance, we have a handy login quick reference guide.

☐ Click agent training on State Auto Connect — look for the “Commercial Lines Agent Training” tile.

☐ Check out our new Commercial Lines sales and marketing material located in the Marketing Portal/Sales Support/Commercial/Digital Tech Platform Products (New Business).

Once the new platform has launched

■ Quote lots of new business with us!
■ Be on the lookout for communications around system enhancements, marketing updates and more!
■ Use the training materials on State Auto Connect.
■ Make sure your InTouch subscriptions are up-to-date.

You can always contact your Account Executive with questions or our Customer Service Department at 800-288-4425, 8 a.m. to 7 p.m. ET Monday – Friday or by email at CustomerService@StateAuto.com
Distribution

Eligible Classes

Where We Win

- Auto Parts
- Bakeries
- Barber and Beauty Shop Supplies
- Clothing
- Fabrics
- Floor Covering
- Flowers
- Hardware and Tool
- HVAC
- Office Supplies
- Plumbing

Key Coverages to Consider

- Spoilage and contamination
- Business income on dependent properties
- Equipment Breakdown with TechAdvantage™
- Utility services time element and direct damage
- Fellow employee coverage (available on BAP Plus)

Eligibility

- Five locations or fewer
- Property values of $5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to $6 million per location

This brochure is intended for general information purposes only, and is not an insurance policy. Coverages described are subject to definitions, limitations and conditions. Please read the policy forms and endorsements for details. Eligibility, coverages, discounts, exclusions and benefits may vary by state.
Mercantile/Retail 105 Eligible Classes

Where We Win
- Appliance Stores
- Auto Parts and Supply
- Bike Shops
- Book Stores
- Clothing and Accessories
- Drug Stores
- Floor Covering Stores
- Florist
- Furniture Stores
- Gift Shop
- Hardware/Home Improvement Stores
- Hearing Aid Stores
- Hobby and Craft Stores
- Household Furniture Stores
- Lawn and Garden Stores
- Meat, Fish, Poultry Stores
- Office Supply
- Pet Stores
- Sporting Goods Stores
- Wine Shop

Eligibility
- Five locations or fewer
- Property values of $5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to $6 million per location

Key Coverages to Consider
- Business Income and Extra Expense and Business Income for Dependent Properties
- Equipment Breakdown with TechAdvantage™
- Exhibition, Fairs & Sales Samples
- Money and Securities
- Ordinance or Law
- Outdoor Signs
- Utility Services Time Element or Direct Damage
- Spoilage and Contamination
- Employment Practices Liability – including third party
- Data Compromise Plus® or CyberSecure
- Professional liability for Pharmacists or Opticians and Hearing Aid Specialists

Classes to avoid
- New/Used Car Dealers
- Recreational Vehicle (includes Boats) Dealers
- Tobacco Stores

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Where We Win

- AC system installation service and repair
- Carpentry
- Carpet cleaning
- Concrete
- Electrical work within buildings
- Flooring
- Household Appliance and accessories – installation service and repair
- Interior decorator
- Landscape gardening
- Lawn sprinkler installation
- Masonry
- Painting Interior and Exterior (3 stories or less)
- Residential plumbing
- Sign painting inside buildings
- Tile, stone, marble, mosaic
- Window cleaning 3 stories or less

Eligibility

- Five locations or fewer
- Property values of $5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to $6 million per location

Key Coverages to Consider

- Contractors’ E&O
- Contractors’ Installation
- Contractors’ Tools and Equipment Coverage - scheduled and blanket options available
- Employee’s Tools
- Non-Owned Tools
- Care, custody and control
- Per project aggregate
- Additional insureds
- Waiver of subrogation
- Primary and noncontributory - other insurance
- Equipment Breakdown with TechAdvantage™

Classes to avoid

- New Multifamily Housing Construction (Tract Home Builders)
- Oil and Gas Pipeline Construction
- Roofing Contractors

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Eligible Classes

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Services

Where We Win
- Barbershops, Beauty Salons, Nail Salons
- Engraving
- Funeral Homes
- Laundry and Dry Cleaners
- Mailbox or Package Store
- Photographers
- Printers
- Tailor/Dressmaking Shops
- Veterinarians

Classes to avoid
- Security Guards and Patrol Services
- Solid/Hazardous Waste Collection including landfills
- Child Care/Day Care/Adult Day Care Services

Key Coverages to Consider
- Professional Liability for:
  - Barbers and Beauticians
  - Florists
  - Funeral Directors
  - Veterinarians
- Errors and Omissions Liability for:
  - Pre-Funded Funeral Services
  - Exhumation Expenses for Funeral Homes
  - Printers
- Product Recall and Correction of Work
- Business Income and Extra Expense
- Property Off Premises and In Transit
- Personal Effects and Property of Others
- CyberSecure or Data Compromise Plus®
- Equipment Breakdown with TechAdvantage™
- Outdoor Signs
- Bailee Personal Property of Others ALS for Dry Cleaners
- Tools and Equipment Coverage for Photographers - On and Off Premises
- Worldwide Coverage for Photographic Equipment

Eligibility
- Five locations or fewer
- Property values of $5 million or less per location
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Real Estate

Eligibility

- Five locations or fewer
- Property values of $5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to $6 million per location

Where We Win

- Apartments
- Architects and Engineers
- Attorneys
- Condo Associations
- Insurance Agents
- Medical Offices
- Offices - Professional
- Real Estate Agents

Key Coverages to Consider

- Directors, Officers and Trustees
- Liability – Condos
- Debris Removal
- Newly Acquired Property
- Ordinance or Law
- Outdoor Property
- Back up of Sewer and Drains
- Equipment Breakdown with TechAdvantage™
- Data Compromise Plus®

Classes to avoid

- Offices of Bank Holding Cos.
- Family Planning Centers

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Hospitality

Eligible Classes

Where We Win
- Bistros
- Cafes
- Cafeteria/Buffet
- Deli/Sub Shops
- Diners
- Donut Shop
- Family Style
- Fast Food
- Fine Dining
- Ice Cream/Yogurt Shops
- Pizza Shops

Key Coverages to Consider
- Spoilage and Contamination
- Medical Payments applicable to the Products and Completed Operations Hazard
- Business Income and Extra Expense
- Coverage due to food-borne disease
- Customers Outerwear
- Loss or Damage to Customers Autos
- Back Up of Sewers and Drains
- Credit Card Theft
- Employee Theft

Eligibility
- Five locations or fewer
- Property values of $5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to $6 million per location

Classes to avoid
- Bars
- Nightclubs
- 24-hour Operations
- Casinos

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Key Benefits and Features

BOP
- State Auto BOP Key Features and Benefits
- BOP — What’s changing — graphic
- BOP — What’s changing — video
- Contractors’ E&O
- Cyber Secure Coverage for ISO BOP — Multi State
- Data Compromise for State Auto BOP
- TechAdvantage — flyer
- TechAdvantage — graphic

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SYSTEM
- Business Insurance Enhanced Billing
- State Auto Customer Connect — flyer
- State Auto Customer Connect — video
Welcome to a new State Auto® Experience

WE'RE CHANGING!

New quoting and policyholder management system benefits

- Immediate answers to:
  - Is this eligible? By responding to a few questions, you’ll receive an immediate response.
  - Can I bind this? You’ll know within minutes whether or not a quote is bindable.
  - What product do I use? Our intuitive system will guide you on which quoting platform you’ll need to use.

- You have the ability to quote and issue policies for many of our State Auto BOP and Business Auto classes.
- Less typing and guess work — common information, such as vehicle details and building characteristics, is automatically filled in (where available).
- No more separate supplemental applications — it’s all included in the quote. We changed our online application and quoting process to ask questions specific to the risk.

Our new platform allows us to know and understand our customers. We can track what coverages, limits and services are important to them and we can react to those needs. It’s not just customers who can provide us with feedback, you have that opportunity, too!

Product and appetite enhancements

- It’s designed for growth. Clearly defined appetite and coverages tailored for those classes of business with flexible coverage options.
- We’ve adopted over 330 ISO® BOP class codes for our comprehensive BOP product. Over 220 of those codes are eligible for you to quote and issue!
- Value added telematics program with FREE fleet management tool, DISCOUNTS for participating and for good driving habits, FREE telematics device for every qualifying power unit—that’s a $150 value per vehicle.

New coverages available!
- E&O coverages for contractors (State Auto BOP product) and mechanics (package product)
- Enhanced Equipment Breakdown coverage with TechAdvantage™.
- New coverage added to DC+ (Data Compromise Plus®).
- New CyberSecure coverage for BOP.
- And more!

With the changes we’ve made to our product and appetite, we’re confident you’ll be able to reach new customers and continue to grow your book of business profitably with us.

Agent and customer experience improvements

- eSignatures, electronic billing and policy management allow for better tracking and simplified access to account organization.
- Customers can access their policy and billing information online at anytime.

We’re focused on perfecting every interaction with every agent and every customer because the experience of doing business with us is what makes us who we are.
State Auto BOP Key Features and Benefits
BOP — What’s changing — graphic
BOP — What’s changing — video
Contractors’ E&O
Cyber Secure Coverage for ISO BOP — Multi State
Data Compromise for State Auto BOP
TechAdvantage — flyer
TechAdvantage — graphic
Welcome to a new State Auto® Experience

WE’RE CHANGING OUR BUSINESSOWNERS’ POLICY!

New quoting and policyholder management system for State Auto BOP. + Enhanced products and appetite. = Improved agent and customer experience.

New quoting and policyholder management system benefits

FOR SMALL BUSINESS BOP

- Immediate answers to:
  - Is this eligible? By responding to a few questions, you’ll receive an immediate response.
  - Can I bind this? You’ll know within minutes whether or not a quote is bindable.
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  - New CyberSecure coverage for BOP.
  - And more!

Agent and customer experience improvements

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## Product and appetite enhancements

We’ve adopted over 330 ISO BOP class codes. Over 220 of those codes are eligible for straight-through processing—which means you can quote and issue the policy.

<table>
<thead>
<tr>
<th>Targeted Industries</th>
<th>Where We Win!</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contracting</strong></td>
<td></td>
</tr>
<tr>
<td>Over 60 eligible classes, including:</td>
<td>Interior Decorator</td>
</tr>
<tr>
<td>■ AC System Installation and Repair</td>
<td>Landscape Gardening</td>
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<tr>
<td>■ Carpet Cleaning</td>
<td>Lawn Sprinkler Installation</td>
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<tr>
<td>■ Electrical Work within buildings</td>
<td>Residential Plumbing</td>
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<tr>
<td>■ Flooring</td>
<td>Sign painting inside buildings</td>
</tr>
<tr>
<td>■ Household Appliances and Accessories - installation, service and repair</td>
<td>Tile, Stone, Marble, Mosaic</td>
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<tr>
<td><strong>Distributor</strong></td>
<td></td>
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<tr>
<td>Over 30 eligible classes, including:</td>
<td>Flowers</td>
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<tr>
<td>■ Auto Parts</td>
<td>Hardware</td>
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<tr>
<td>■ Bakeries</td>
<td>HVAC</td>
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<tr>
<td>■ Barber and Beauty Shops</td>
<td>Office Supplies</td>
</tr>
<tr>
<td>■ Clothing</td>
<td>Plumbing</td>
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<tr>
<td>■ Fabrics</td>
<td>Tools</td>
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<tr>
<td>■ Floor covering</td>
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<tr>
<td><strong>Hospitality</strong></td>
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<tr>
<td>Over 30 eligible classes, including:</td>
<td>Donut Shops</td>
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<tr>
<td>■ Bistros</td>
<td>Family Style</td>
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<td>■ Cafes</td>
<td>Fast Food</td>
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<td>■ Cafeteria/Buffet</td>
<td>Ice Cream/Yogurt Shops</td>
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<td>■ Deli/Sub Shops</td>
<td>Pizza Shops</td>
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<td>■ Diners</td>
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<tr>
<td><strong>Retail</strong></td>
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<tr>
<td>Over 100 eligible classes, including:</td>
<td>Hearing Aid Stores</td>
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<tr>
<td>■ Auto Parts and Supplies</td>
<td>Hobby and Craft Stores</td>
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<tr>
<td>■ Bike Shops</td>
<td>Household Furniture Stores</td>
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<td>■ Book Stores</td>
<td>Lawn and Garden Stores</td>
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<td>■ Clothing and Accessories</td>
<td>Office Supply</td>
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<td>■ Drug Stores</td>
<td>Pet Stores</td>
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<td>■ Floor Covering</td>
<td>Sporting Goods Stores</td>
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<td>■ Florist</td>
<td>Wine Stores</td>
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<td>■ Gift Shops</td>
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<tr>
<td><strong>Real Estate</strong></td>
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<tr>
<td>Over 30 eligible classes, including:</td>
<td>Insurance Agent Offices</td>
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<tr>
<td>■ Architect and Engineer Offices</td>
<td>Medical Offices</td>
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<tr>
<td>■ Attorneys’ Offices</td>
<td>Real Estate Agents</td>
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<tr>
<td>■ Condo Associations</td>
<td>Veterinarians – domestic animals only</td>
</tr>
<tr>
<td>■ Apartments</td>
<td></td>
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<tr>
<td><strong>Services</strong></td>
<td></td>
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<td>Over 40 eligible classes, including:</td>
<td>Mail or Package Stores</td>
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<tr>
<td>■ Barbershops, Beauty Salons, Nail Salons</td>
<td>Photographers</td>
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<tr>
<td>■ Engraving</td>
<td>Tailor/Dress Making Shops</td>
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<tr>
<td>■ Funeral Homes (Affinity Groups available)</td>
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<tr>
<td>■ Laundry and Dry Cleaners</td>
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</tbody>
</table>
## Improved agent and customer experience

### WHAT'S CHANGING?

<table>
<thead>
<tr>
<th>Feature</th>
<th>Enhanced System - State Auto Connect</th>
<th>Traditional State Auto System</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
<td>Immediately known within a few questions</td>
<td>Requires underwriter review</td>
</tr>
<tr>
<td>Pre-fill</td>
<td>Ability to pre-fill vehicle and building information</td>
<td>No benefit available</td>
</tr>
<tr>
<td>Policyholder Access</td>
<td>Billing, claim and policy information easily accessible online at StateAuto.com through Customer Connect.</td>
<td>No benefit available. Customers must contact agent in order to obtain policy information.</td>
</tr>
<tr>
<td>eSignature</td>
<td>Available through a secure electronic signature process</td>
<td>No benefit available</td>
</tr>
<tr>
<td>Supplemental Apps</td>
<td>All inclusive—included in the quote process</td>
<td>Separate</td>
</tr>
</tbody>
</table>

### Billing Options

- Annually
- Quarterly
- Monthly
- Credit Card
- Debit Card
- EFT
- Mortgagee

- Annual
- Semi-annual
- Quarterly
- Monthly
- Check
- Credit card
- Debit card
- EFT
- Agency Bill

### Coverages

Flexibility of coverages and limits

Enhancements bundled with limited flexibility for limits or coverage options
WHAT’S CHANGING: STATE AUTO® BOP

We’ve adopted over 330 BOP class codes. Over 220 of those codes are eligible for straight through processing—which means you can quote and issue the policy. What changes have been made to our BOP product? Let’s find out!

PROPERTY VALUES

Building and contents up to $5 million per location

NUMBER OF LOCATIONS

Qualifying risks can have up to five locations

PAYROLL FOR CONTRACTING RISKS

Payroll for the State Auto BOP can be as high as $500,000 with subcontracting exposures up to 25 percent

SQUARE FOOTAGE

- Up to 35,000 square feet
- 7,500 square feet for Restaurants
- 100,000 square feet for Office risks

NUMBER OF EMPLOYEES

Up to 49 full-time and/or part-time employees are eligible for the State Auto BOP

SALES

State Auto BOP policies can have up to $6 million in sales at each location

TOP 5 REASONS TO USE STATE AUTO

- Immediate eligibility answer — by answering a few questions, within minutes, you’ll know if your risk qualifies
- Less typing and guess work — common information is automatically filled in
- eSignatures, electronic billing and policy management allow for better tracking and account information
- No more separate supplemental applications — it’s all included in the quote
- It’s designed for growth — with a clearly defined appetite and coverages tailored for those classes of businesses

SM-375 (0317)
Contractors’ E&O — State Auto® BOP

Commercial General Liability Coverage isn’t enough — protect your unique exposure as a contractor with a tailored errors & omissions policy.

What is it?
Contractors’ E&O coverage helps protect you after you complete a job and are held responsible for negligence in installation, workmanship, materials or design. Even a simple complaint has the potential to escalate into a legal dispute.

Coverage
- Responds to third-party customer demand resulting from “property damage” to “your work,” “your product” and “impaired property” caused by a contractor’s negligent act, error or omission while acting in your eligible “insured business.”
- Coverage is provided on a claims-made basis.
- 60-day basic extended reporting period at no additional charge.

Eligible Classes
- Over 20 eligible classes such as appliance installers, carpet installers, fence erection contractors, interior decorators, painters, select specialty trade contractors and more.

Limits of Liability
- Range of limit options from $50,000 to $1M.

Deductible
- $1,000 standard per claim deductible. Additional options of $2,500 and $5,000 (when liability limits of $100,000 and higher are chosen).

General Eligibility
- Applicant must have conducted “insured business” a minimum of 36 months.
- No previous construction defect losses in the last 36 months.
CyberSecure State Auto® BOP

What is it?

- CyberSecure coverage protects businesses against damage to electronic data and computer systems from a virus or other computer attack.
- It also protects a business’s liability to third parties that may have suffered damage due to security weakness in the business’s computer system.

Coverage

- **First-party Coverage** is triggered by a “computer attack”
  - An unauthorized person gaining access to the insured’s computer system;
  - A malware attack; or
  - A denial of service attack

These are six first-party coverages potentially triggered, depending on coverage option selected:

- **Data restoration costs** — Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
- **Data re-creation costs (not available with $50,000 limit option)** — Coverage for the cost of a professional firm hired by the insured to research, recreate and replace lost or corrupted data from non-electronic sources. Sub-limit varies based on Computer Attack limit selected.
- **System restoration costs** — Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured’s computer system.
- **Loss of business (not available with $50,000 limit option)** — Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place. Sub-limit varies based on Computer Attack limit selected.
- **Public relations services (not available with $50,000 limit option)** — Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the Computer Attack and the insured’s response. Subject to a sub-limit of $5,000.
- **Cyber extortion** — Coverage is provided for the cost of a professional firm hired by the insured to investigate and negotiate a cyber extortion (cont.) threat — a credible threat or series of threats to launch a potential denial of service attack against an insured. Subject to a sub-limit of $10,000. A limit of $25,000 is available for an additional premium.

Third-party Coverage (Cyber Liability) is triggered by a “network security liability suit” — a civil proceeding, an alternative dispute resolution proceeding or a written demand for money alleging that a negligent failure of the insured’s computer security allowed one of the following to occur:

- A breach of third-party business data (not available with $50,000 limit);
- An unintended propagation or forwarding of malware; or
- A denial of service attack in which the insured unintentionally participated

In the event of a “network security liability suit,” CyberSecure covers costs of defense, settlement and judgment. Defense is provided within the Cyber Liability coverage limit.

Electronic Media Liability coverage is included with the Cyber Liability premium: Coverage is provided for defense and settlement costs in the event a third-party claimant sues the insured alleging the insured’s electronic communications resulted in defamation, violation or a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark.

The first and third party limits are separate from one another and cannot be combined or stacked. There need not be a covered loss under the first-party coverage in order for there to be a loss under the third-party coverage.

Ineligible classes

- Adult Business, Gambling or Gaming, Financial Institutions, Municipalities and Schools, Colleges and Universities

Limits of Liability (Computer Attack/Cyber Liability)

- $50,000/$50,000
- $100,000/$100,000

Deductible

- $1,000 Computer Attack; $1,000 Cyber Liability
This coverage endorsement modifies the General Liability Coverage form.

Data Compromise Plus includes in a single endorsement:
- Response Expenses
- Defense and Liability coverage
- Identity Recovery services

Who needs Data Compromise Plus coverage?
Any business that possesses personal data on clients, employees and others that can be stolen, electronically “hacked,” or lost through an accidental or inadvertent release.

A data breach covered under this endorsement may be:
- Electronic (e.g., theft of electronic files)
- Physical (e.g., theft of hard copy files)
- Procedural (e.g., accidental public posting of personal information)
- Fraud-related (e.g., purchase of personal information by sham companies)

Response Expense
Response Expense Coverage basic limit is $50,000 annual aggregate. Optional Limits of $100,000 and $250,000 are also available. Response Expense coverage is subject to a $1,000 deductible.

Named Malware
Provides protection for attacks from Named Malware — $50,000 sub-limit.

Forensic Information Technology Review
Pays costs of professional review to determine the nature and extent of the data breach — Sub-limit is 10 percent of the annual aggregate limit.

Legal Review
Pays costs for an attorney to review the policyholder’s obligations as a result of the data breach — Sub-limit is 10 percent of the annual aggregate limit.

Notification Expenses
Pays the insured’s cost to notify affected individuals of a breach of personally identifying information.

Services to Affected Individuals:
- Credit reports and monitoring
- Identify restoration case management
- Toll-Free Help Line
- Customer Support and Loss Prevention Informational Material

Public Relations
Services to review and respond to the potential impact of the data compromise event on the insured’s business relationships — $5,000 sub-limit.

Fines and Penalties
- Any regulatory fine and penalty imposed to the extent such fine or penalty is legally insurable under the law of the applicable jurisdiction - $10,000 sub-limit for $50,000 & $100,000 annual aggregates; increases to $25,000 for $250,000 annual aggregate.
- Any Payment Card Industry fines and penalties imposed under a contract to which you are a party. Does not include any fraudulent charges, assessments or increased transaction costs - $10,000 sub-limit for $50,000 & $100,000 annual aggregates; increases to $25,000 for $250,000 annual aggregate.

Defense and Liability
Responds to legal actions brought by “affected individuals” as a result of a breach of their personal information.
- Defense costs provided inside the coverage limit
- Defense and Liability Coverage limit must be the same as the Response Expense Coverage limit
- Coverage is subject to a $1,000 deductible

Identity Recovery
Provides the identity recovery services to the named insured for up to 12 months:
- Provides for the services of an identity recovery case manager as needed to respond to an identity theft
- Reimburses expenses incurred as a direct result of an identity theft including:
  - Legal costs, lost wages, postage, credit reports and other related expenses specified in the coverage form
Identity Recovery Expense Reimbursement limit is $15,000. Identity Recovery deductible is $250 per each identity recovery insured.

In addition to all these benefits, every State Auto Data Compromise Plus policyholder is provided free access to eRiskHub, an exclusive website, providing current data breach risk management and loss prevention information.

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Introducing a Revolutionary Equipment Breakdown Coverage

TechAdvantage is equipment breakdown coverage for the 21st century. It responds to new exposures and new risks from rapidly evolving technologies with bold new coverages.

**Adds cloud to service interruption**
Adds cloud computing services to service interruption coverage (subject to sub-limit and deductible). Triggering outage must exceed applicable waiting period.

**Expands off-premises coverage**
In addition to physical damage, payment for off-premises equipment breakdown includes Business Income, Extra Expense and Data Restoration.

**Adds data restorage for service interruption**
Adds data restoration coverage for data lost when there's a covered service interruption. Data may be at the insured location or the insured's cloud service provider. Subject to waiting period and sub-limit.

**Provides public relations assistance**
Pays for PR assistance to help manage a reputation that may be damaged by interruption of business. Applies if there’s a covered loss of business income, up to $5,000 sub-limit.

**Covers microelectronics**
Adds a second cause of loss when damage is not detectable or when firmware or software failure causes non-physical damage. Triggered when covered equipment suddenly stops functioning as if it had been and that equipment or a part containing electronic circuitry must be replaced.

---

More features
- Pays up to 150 percent of the loss payable for upgrades to more energy efficient, safer or environmentally friendly equipment.
- Up to additional $25,000 for green equipment breakdown for package policies only.
- Mold coverage available up to $25,000 for mold coverage for package policies only.

Contact our agency for all your business insurance needs.
INTRODUCING
TechAdvantage™ Revolutionary Equipment Breakdown Coverage

TechAdvantage is equipment breakdown coverage for the 21st century. It responds to new exposures and new risks from rapidly evolving technologies with bold new coverages.

**ADDs CLOUD TO SERVICE INTERRUPTION**
 Adds cloud computing services to service interruption coverage (subject to sublimit and deductible). Triggering outage must exceed applicable waiting period.

**EXPANDs OFF-PREMISES COVERAGE**
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**ADDs DATA RESTORATION FOR SERVICE INTERRUPTION**
 Adds data restoration coverage for data lost when there’s a covered service interruption. Data may be at the insured location or the insured's cloud service provider. Subject to waiting period and sublimit.

**PROVIDES PUBLIC RELATIONS ASSISTANCE**
 Pays for PR assistance to help manage a reputation that may be damaged by interruption of business. Applies if there’s a covered loss of business income, up to $5,000 sublimit.

**COVERS MICROELECTRONICS**
 Adds a second cause of loss when damage is not detectable or when firmware or software failure causes non-physical damage. Triggered when covered equipment suddenly stops functioning as it had been and that equipment or a part containing electronic circuitry must be replaced.

**MORE FEATURES**
- Pays up to 150 percent of the loss payable for upgrades to more energy efficient, safer or environmentally friendly equipment
- Up to additional $25,000 for green equipment breakdown*
- Includes $25,000 mold coverage*

*Certain state exceptions may apply. Check your state manual.
*These coverages apply to our package policies only.
Small Business Auto Key Benefits and Features
Small Business Auto What’s Changing — graphic
State Auto Fleet Safety 360 Telematics Program Overview — flyer
Which Ones Are Your Employees
Why wouldn’t you choose telematics — flyer
Why wouldn’t you choose telematics — video
You said yes to State Auto Fleet Safety 360 — flyer
You said yes to State Auto Fleet Safety 360 — video
Welcome to a new State Auto® Experience

WE’RE CHANGING OUR BUSINESS AUTO PRODUCT!

+ 

New quoting and policyholder management system for Business Auto.

= 

Enhanced products and appetite.

Improved agent and customer experience.

New quoting and policyholder management system benefits
FOR SMALL BUSINESS BAP

Immediate answers to:

☐ Is this eligible? By responding to a few questions, you’ll receive an immediate response.
☐ Can I bind this? You’ll know within minutes whether or not a quote is bindable.
☐ What product do I use? Our intuitive system will guide you on which quoting platform you’ll need to use.

You have the ability to quote and issue policies for many of our Business Auto classes with nine or fewer vehicles.

Less typing and guess work — common information, such as vehicle details and building characteristics, is automatically filled in (where available).

No more separate supplemental applications — it’s all included in the quote. We changed our online application and quoting process to ask questions specific to the risk.

Product and appetite enhancements

It’s designed for growth. We’ve expanded our appetite for monoline auto policies for risks with nine or fewer vehicles.

Value added telematics program with FREE fleet management tool, discounts for participating and for good driving habits, FREE telematics device for every qualifying power unit — this could mean savings of $100s — even $1,000s!

Agent and customer experience improvements

We’re going paperless! eSignatures, electronic billing and policy management allow for better tracking and account organization.

Customers can access their policy and billing information online.

WELCOME TO THE NEW STATE AUTO EXPERIENCE!

SM-377 (0817)

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WHAT’S CHANGING: STATE AUTO® BAP

TELEMETRICS

Telematics program available:
- Discounts
- No activation/monthly fees
- Free devices & fleet management tool

NUMBER OF VEHICLES

Nine power units or less

RADIUS

Local and intermediate

VEHICLE SIZE

Private passenger • Light • Medium

MONOLINE AUTO POLICIES

Monoline auto policies are available with our Small Business Auto program

LOSS HISTORY

Fewer than three losses

TOP 5 REASONS TO USE STATE AUTO

- Immediate eligibility answer — by answering a few questions, within minutes, you’ll know if your risk qualifies
- Less typing and guess work — common information is automatically filled in
- eSignatures, electronic billing and policy management allow for better tracking and account information
- No more separate supplemental applications — it’s all included in the quote
- It’s designed for growth — with a clearly defined appetite and coverages tailored for those classes of businesses

SM-21-0717

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Protect your investment. Protect your employees.

You have drivers on the road every day doing great things for your business. Whether you have one vehicle or a fleet of 50, vehicles owned by your business are a big investment. So are the people you hire to drive them.

Wouldn’t it be great to be able to better protect your vehicles and your people? And at the same time, earn discounts on your insurance premium and receive a free tool to help you optimize your business? Now you can.

What is telematics?
Telematics is the gathering of vehicle information and data via communication devices such as satellites and wireless technologies.

Why State Auto Fleet Safety 360?

Free products

- Companies may charge the following for their telematics program. With State Auto, you get all of this for FREE:
  - Activation fees (around $20 per vehicle)
  - Cost of the device (ours is valued at $80)
  - Monthly fees (average costs range from $8 to $20-per vehicle/per month)
  - This could mean savings of $100s—even $1000s!
- Potential benefits of the fleet management tool include:
  - Improvement in operational efficiencies, such as:
    - Driver routes
    - Create virtual boundaries, called geofences
  - Vehicle use
  - Fuel costs
  - Productivity
  - Customer service
  - Manage drivers effectively by monitoring driving events, such as:
    - Hard braking
    - Speed
    - Set curfews

Protecting your investment

- With telematics fleet management, you get information about your vehicles, including:
  - Location
  - Maintenance
  - Unauthorized use
  - Alerts to breakdowns or accidents

Discounts

- Receive up to a 10% percent participation discount once enrolled.
- Earn up to a 25% percent premium discount at renewal if your fleet score reflects safer driving habits. Your fleet score is based off all your vehicles.

SM-368-0717  * Availability and discounts may vary by state
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StateAuto.com
Which ones are your employees?

How do you really know?
If you had State Auto Fleet Safety 360℠ Telematics and free fleet management tool, you could set curfews and geo fencing, so you’d get alerted when employees drive your vehicles outside of the hours or boundaries you set.

Don’t just know your fleet. Drive it.
State Auto Fleet Safety 360
Why wouldn’t you choose fleet telematics?

Whether you have one car or a fleet of 50, business autos are a major investment for your business.

Know where your vehicles and drivers are

- State Auto Fleet Safety 360™ allows you to set curfews on your vehicles, so you get alerted to unauthorized use.
- State Auto Fleet Safety 360 also allows you to set geofences—so you’ll be alerted when drivers go outside of approved routes.

Keep track of driving scores

- Know exactly how your drivers are performing, with information on factors such as braking, acceleration and speeding.

Monitor the most economic driving route

- See on a map exactly where your drivers are going and when.
- Receive real-time fuel consumption to better manage fuel costs and ensure your drivers are taking the best route.

Save by using our device

- Our State Auto Fleet Safety 360 program saves you money with discounts, free telematics device(s) and no monthly fees.

Receive maintenance and breakdown alerts

- Be alerted when your vehicles are due for service and know what needs to be fixed before a breakdown happens.
- Get to your stranded drivers more quickly to get a new driver en route with your goods or services to avoid customer delays.

Stay ahead of changing weather

- Receive weather conditions on your drivers’ routes.
You said YES! to State Auto Fleet Safety 360℠ ... So what’s next?

After signing up for State Auto Fleet Safety 360, you’ll receive your device(s), also called dongle(s), via mail.

What’s a dongle?
It’s the device that’s inserted in the OBD port usually located in the lower dash near the steering column — it’s about the size of a match box. This device collects all of the data that can be used for fleet management, such as speed, driving conditions, vehicle maintenance and much more.

Each device will be assigned to a specific vehicle in your fleet and will be clearly marked when you receive it.
Plug in the device and take a few trips — this will activate the device.
You’ll receive an email with a website address, your username and a password. This will give you access to your Fleet management Dashboard. Here’s where you’ll:
- Set key driver parameters
- Make driver route decisions
- Collect data on how your fleet is performing for both individual vehicles and your entire fleet

You can access this dashboard via an online portal or you can download the State Auto Fleet Safety 360 app to your mobile device to receive instant alerts and access information from anywhere, anytime!
The device(s) must be activated within 60 days of receipt.
Changing vehicles? Opting out of the program? Send the dongle(s) back to prevent receiving the $50 per device fee. We’ll provide a postage-paid envelope and allow for up to 20 days to get them back to us.

You’re now ready to manage your fleet with ease and start saving on your auto insurance policy.

You can always contact your agent with questions or our Customer Service Department at 800-288-4425, 8 a.m. to 7 p.m. ET Monday – Friday or by email at CustomerService@StateAuto.com

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System

- Business Insurance Enhanced Billing
- State Auto Customer Connect — flyer
- State Auto Customer Connect — video
Curious about how our billing is changing? Here’s a look at some of the changes that are taking place:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>New Billing Experience</th>
<th>Traditional State Auto Billing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer View — Billing</td>
<td>Easily accessed online. Available on StateAuto.com through Customer Connect</td>
<td>Paper copy received in mail</td>
</tr>
<tr>
<td>Down Payment</td>
<td>Electronically uploaded at time of sale via Checking account, Savings account or Credit or Debit cards with the flexibility to bill mortgagees directly</td>
<td>Cash or other forms of payment such as Credit or Debit cards or Agency Bill accepted with application</td>
</tr>
</tbody>
</table>
| Payment Options                      | ■ Annual  
■ Quarterly  
■ Monthly/12 pay                                                                 | ■ Annual  
■ Semi-Annual  
■ Quarterly  
■ Monthly/11 pay                                                |
| Payment Methods                      | Convenient, recurring automatic withdrawal using a checking/savings account, credit card or debit card. No more checks, stamps, envelopes or trips to the post office! | ■ Check  
■ Credit Card/Debit Card  
■ EFT  
■ Agency Bill  
■ Cash                                                                 |
| One Time Payments Online — Customers | ■ Not available — automatic withdrawal is set up at point of sale  
■ Customers can make a one time payment, update payment method, or change withdrawal date by calling 800-288-4425 | Yes, through StateAuto.com                                         |
| Payment authorization                | Secure electronic signature process                                                     | Paper authorization form physical signature required                 |

While we’re still in the midst of standing up all of our lines of business on the new system, here’s a look at how your customers might experience split billing between the two systems.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>BOP • Business Auto • Small Business Umbrella</th>
<th>Package • WC • Umbrella</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Format</td>
<td>Easily accessed online. Available on StateAuto.com through Customer Connect</td>
<td>Paper copy received in mail</td>
</tr>
</tbody>
</table>
| Payment Methods                      | Convenient, recurring automatic withdrawal using a checking/savings account, credit card or debit card. No more checks, stamps, envelopes or trips to the post office! | ■ Check  
■ Credit Card/Debit Card  
■ EFT  
■ Agency Bill  
■ Cash                                                                 |
| Payment authorization                | Secure electronic signature process                                                                                                                        | Paper authorization form physical signature required                 |
| One Time Payments Online — Customers | ■ Not available — automatic withdrawal is set up at point of sale  
■ Customers can make a one time payment, update payment method, or change withdrawal date by calling 800-288-4425 | Yes, through StateAuto.com                                         |
| View bill online - Customers         | Yes, through StateAuto.com and logging into Customer Connect                                                                                             | Not a benefit available                                               |
With State Auto Customer Connect, our new customer portal, you can:

Access policy information, including declaration pages, ID cards and endorsements.

View payment information – including current bill, last payment, next bill and amount due.

If you’d like to make a payment outside of your automated bill pay, change the automated bill pay date or change your method of payment, contact our Customer Service department.▼

Send notes directly to your claims adjuster.

Securely electronically sign forms online — your signature can’t be easily forged, altered or destroyed.

You’ll receive your login information from us to get access to all of the great features in Customer Connect as soon as you choose State Auto.

▲ Contact our Customer Service department at 800-288-4425, 8a.m. to 7p.m. ET Monday – Friday or by email at CustomerService@StateAuto.com.

YOUR INSURANCE POLICY. YOUR INFORMATION WHEN YOU WANT IT.
YOUR STATE AUTO CUSTOMER CONNECT.

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Appetite and Eligibility

- State Auto BOP Appetite — flyer
- State Auto BOP — Contractors — flyer
- State Auto BOP — Distributors — flyer
- State Auto BOP — Hospitality — flyer
- State Auto BOP — Real Estate — flyer
- State Auto BOP — Retail — flyer
- State Auto BOP — Services — flyer
- Eligibility State Auto BOP
- Eligibility Small Business Auto
### Market Appetite

#### Contracting

Over 60 eligible classes, including:
- AC System Installation and Repair
- Carpet Cleaning
- Electrical Work Within Buildings
- Flooring
- Household Appliances and Accessories - Installation, Service and Repair
- Interior Decorator
- Landscape Gardening
- Lawn Sprinkler Installation
- Residential Plumbing
- Sign Painting Inside Buildings
- Tile, Stone, Marble, Mosaic

#### Distributor

Over 30 eligible classes, including:
- Auto Parts
- Bakeries
- Barber and Beauty Shops
- Clothing
- Fabrics
- Floor covering
- Flowers
- Hardware
- HVAC
- Office Supplies
- Plumbing
- Tools

#### Hospitality

Over 30 eligible classes, including:
- Bistros
- Cafes
- Cafeteria/Buffet
- Deli/Sub Shops
- Diners
- Donut Shops
- Family Style
- Fast Food
- Ice Cream/Yogurt Shops
- Pizza Shops

#### Retail

Over 100 eligible classes, including:
- Auto Parts and Supplies
- Bike Shops
- Book Stores
- Clothing and Accessories
- Drug Stores
- Floor Covering
- Florist
- Gift Shops
- Hearing Aid Stores
- Hobby and Craft Stores
- Household Furniture Stores
- Lawn and Garden Stores
- Office Supply
- Pet Stores
- Sporting Goods Stores
- Wine Stores

#### Real Estate

Over 30 eligible classes, including:
- Architect and Engineer Offices
- Attorneys’ Offices
- Condo Associations
- Apartments
- Insurance Agent Offices
- Medical Offices
- Real Estate Agents
- Veterinarians – Domestic Animals Only

#### Services

Over 40 eligible classes, including:
- Barbershops, Beauty Salons, Nail Salons
- Engraving
- Funeral Homes (Affinity Groups Available)
- Laundry and Dry Cleaners
- Mail or Package Stores
- Photographers
- Tailor/Dress Making Shops
Small Business Contracting Insurance

Help your customer protect their contracting business
Your clients in the contracting industry work hard every day to produce and deliver quality products to their customers. Their business is their livelihood. We provide coverage to help them protect it.

Over 60 eligible classes, including:
- AC system installation, service and repair
- Carpentry
- Carpet cleaning
- Concrete
- Electrical work within buildings
- Flooring
- Household appliance and accessories — installation, service and repair
- Interior decorator
- Landscape gardening
- Lawn sprinkler installation
- Masonry
- Painting interior and exterior (three stories or less)
- Residential plumbing
- Sign painting inside buildings
- Tile, stone, marble, mosaic work
- Window cleaning 3 stories or less

Coverages available:
- Contractors’ E&O*
- Contractors’ Installation
- Contractors’ Tools and Equipment Coverage — scheduled and blanket options available
- Contractors’ Employee’s Tools
- Contractors’ Non-Owned Tools
- Additional Insureds
- Care, custody and control
- Computer fraud
- Per project aggregate
- Primary and Noncontributory — other insurance
- Waiver of subrogation
- Employment practices liability — including 3rd party
- Equipment Breakdown with TechAdvantage™

You can count on us!
- We’re local partners making local decisions
- Underwriting, Product, Claims and Risk Engineering teams are empowered, dedicated and knowledgeable on contracting-based risks
- Point of sale solutions
- Customizable Business Owners’ Product
- Strength and reputation

CONTRACTING FACTS
- The U.S. construction market is the second largest construction market worldwide.¹
- There are 7.8 million workers in the contracting industry.¹
- 3.8 million workers are employed by the specialty contracting industry.²
- U.S. construction annual revenue is $1.7 trillion.³

¹. Statista
². Bureau of Labor Statistics
³. National Association of Manufacturing and the U.S. Census Bureau

* Eligibility varies by state and class

SM-349 (0517)

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Small Business Distributor Insurance

Help your customer protect their distribution business

Your clients in the distribution industry work hard every day to produce and deliver quality products to their customers. Their business is their livelihood. We provide coverage to help them protect it.

Over 30 eligible classes, including:
- Auto Parts
- Bakeries
- Barber and Beauty Shop Supplies
- Clothing
- Fabrics
- Floor Covering
- Flowers
- Hardware and Tool
- HVAC
- Office Supplies
- Plumbing

Coverages available:
- Brands and Labels
- Business Income and Extra Expense
- Business income from Dependent Properties
- Employee Theft
- Money and Securities
- Spoilage and Food Contamination
- Utility Services — Direct Damage and Time Element
- CyberSecure
- Data Compromise Plus®
- Employment Practices Liability – including 3rd party
- Equipment Breakdown with TechAdvantage™

You can count on us!
- We’re local partners making local decisions
- Underwriting, Product, Claims and Risk
  Engineering teams are empowered, dedicated and knowledgeable on distribution-based risks
- Point of sale solutions
- Customizable Business Owners’ Product
- Strength and reputation

DISTRIBUTION FACTS
- The wholesale trade industry accounts for six percent of the overall U.S. economy.¹
- There are currently 5.9 million distribution and wholesale workers in the U.S.²
- Wholesale and distribution industry sales exceed $5 trillion.¹

¹. National Association of Wholesalers-Distributors
². Bureau of Labor Statistics

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Help your customer protect their hospitality business

Your clients in the hospitality industry work hard every day to produce and deliver quality products to their customers. Their business is their livelihood. We provide coverage to help them protect it.

Over 30 eligible hospitality classes, including:
- Bistros
- Cafes
- Cafeteria/Buffet
- Deli/Sub Shops
- Diners
- Donut Shop
- Family Style
- Fast Food
- Fine Dining
- Ice Cream/Yogurt Shops
- Pizza Shops

HOSPITALITY FACTS

- The food service industry employs one in every 10 working Americans.¹
- There are over one million restaurants and food service locations in the U.S.¹
- 1.6 million new jobs are anticipated to be created in the restaurant industry by the year 2027.¹
- Restaurant industry sales = $799 billion in the U.S.¹

¹ National Restaurant Association

Coverages available:
- Back Up of Sewers and Drains
- Business Income and Extra Expense
- Coverage due to foodborne disease
- Customers Outerwear
- Employee Theft
- Liquor Liability
- Loss or Damage to Customer Autos
- Medical Payments applicable to the Products and Completed Operations Hazard
- Money and Securities
- Ordinance or Law
- Outdoor Signs
- Spoilage and Food Contamination
- Utility Services — Direct Damage and Time Element
- CyberSecure
- Data Compromise Plus®
- Employment Practices Liability — including 3rd Party
- Equipment Breakdown with TechAdvantage™

You can count on us!
- We are local partners making local decisions
- Underwriting, Product, Claims and Risk Engineering teams are empowered, dedicated and knowledgeable on hospitality-based risks
- Point of sale solutions
- Customizable Business Owners' Product
- Strength and reputation

SM-351 (0717)
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You can count on us!
- We are local partners making local decisions
- Underwriting, Product, Claims and Risk Engineering teams are empowered, dedicated and knowledgeable on hospitality-based risks
- Point of sale solutions
- Customizable Business Owners’ Product
- Strength and reputation

SM-351 (0717)
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Small Business Real Estate Insurance

Help your customer protect their real estate business

Your clients in the real estate industry run complex operations and have a variety of insurance needs. Their business is their livelihood. We provide coverage to help them protect it.

More than 30 eligible real estate classes, including:
- Apartments
- Architects and Engineers
- Attorneys
- Condo Associations
- Insurance Agents
- Medical Offices
- Offices — Professional
- Real Estate Agents
- Veterinarians — Domestic Animals Only

Coverages available
- Directors, Officers and Trustees
- Liability — Condos
- Debris Removal
- Newly Acquired Property
- Ordinance or Law
- Outdoor Property
- Back up of Sewer and Drains
- Equipment Breakdown with TechAdvantage™
- Data Compromise Plus®
- Employment Practices Liability — Including Third Party
- Veterinarians Professional Liability

You can count on us!
- We are local partners making local decisions
- Underwriting, Product, Claims and Risk Engineering teams are empowered, dedicated and knowledgeable on real estate-based risks
- Point of sale solutions
- Customizable Business Owners’ Products
- Strength and reputation

REAL ESTATE FACTS
- There are an estimated 5.6 million commercial buildings in the U.S.¹
- The real estate industry employs more than 20 million workers and has over $1 billion in annual payroll in the U.S.²
- Office buildings, retail space, warehouses, and lodging make up the majority of commercial real estate sales by square footage which is approximately 48 billion square feet.³
- Approximately 70 percent of commercial buildings are less than 10,000 square feet.³
- Sales of large commercial buildings exceed $430 billion.³

¹. U.S. Energy Information Administration
². U.S. Census Bureau
³. National Association of Realtors
Small Business Retail Insurance

Help your customer protect their retail business

Your clients in the retail industry work hard every day to produce and deliver quality products to their customers. Their business is their livelihood. We provide coverage to help them protect it.

Over 100 eligible classes, including:
- Appliance Stores
- Auto Parts and Supply
- Bike Shops
- Book Stores
- Clothing and Accessories
- Drug Stores
- Floor Covering Stores
- Florist
- Furniture Stores
- Gift Shop
- Hardware/Home Improvement Stores
- Hearing Aid Stores
- Hobby and Craft Stores
- Household Furniture Stores
- Lawn and Garden Stores
- Meat, Fish, Poultry Stores
- Office Supply
- Pet Stores
- Sporting Goods Stores
- Wine Shop

Coverages available
- Brands and Labels
- Business Income and Extra Expense
- Employee Theft
- Exhibitions, Fairs and Sales Samples
- Money and Securities
- Ordinance or Law
- Outdoor Signs
- Spoilage and Food Contamination
- Utility Services – Direct Damage and Time Element
- CyberSecure
- Data Compromise Plus®
- Employment Practices Liability – including 3rd Party
- Equipment Breakdown with TechAdvantage™
- Florists Professional Liability
- Opticians and Hearing Aid Specialists Professional Liability
- Pharmacists Professional Liability

You can count on us!
- We are local partners making local decisions
- Underwriting, Product, Claims and Risk Engineering teams are empowered, dedicated and knowledgeable on retail-based risks
- Point of sale solutions
- Customizable Business Owners’ Product
- Strength and reputation

RETAIL INDUSTRY FACTS
- Brooks Brothers® is the oldest U.S. retail industry company that is still in business today. The first Brooks Brothers store opened April 7, 1818.¹
- Based on revenue, the U.S. is the world leader of the retail industry.¹
- U.S. retail sales exceed 400 billion dollars.¹

¹ The Balance
Small Business Services Insurance

Help your customer protect their service-based business

Your clients in the service industry work hard every day to produce and deliver quality products to their customers. Their business is their livelihood. We provide coverage to help them protect it.

Over 40 eligible classes, including:
- Barbershops, Beauty Salons, Nail Salons
- Engraving
- Funeral Homes
- Laundry and Dry Cleaners
- Mailbox or Package Store
- Photographers
- Printers
- Tailor/Dress Making Shops

Coverages available:
- Professional Liability for:
  - Barbers and Beauticians
  - Funeral Directors
- Errors and Omissions liability for:
  - Pre-Funded Funeral Services
  - Exhumation Expenses for Funeral Homes
  - Printers – including Product Recall and Correction of Work
  - Photographers
- Bailee Personal Property of Others (ALS option available for Dry Cleaners)
- Business Income and Extra Expense
- Money and Securities
- Ordinance or Law
- Outdoor Signs
- Personal Effects and Property of Others
- Property Off Premises and In Transit
- CyberSecure
- Data Compromise Plus®
- Employment Practices Liability — including 3rd Party
- Equipment Breakdown with TechAdvantage™
- Tools and Equipment Coverage for Photographers — on and off Premises
- Worldwide Coverage for Photographic Equipment

You can count on us!
- We’re local partners making local decisions
- Underwriting, Product, Claims and Risk Engineering teams are empowered, dedicated and knowledgeable on service-based risks
- Point of sale solutions
- Customizable Business Owners’ Product
- Strength and reputation

SERVICE INDUSTRY FACTS
- There are over 19,000 funeral homes located in the U.S., approximately 86 percent of those are family owned and operated.¹
- Salons and barbershops are a 43 billion dollar industry with 1 million plus locations across the U.S.²

¹ National Funeral Directors’ Association
² IBISWorld and SEDCNet

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StateAuto.com
Curious about how to grow your Small Business BOP with us? Wondering what qualifies a risk for our Small Business BOP and what gets directed to our Package Policy? Here are the most common deciding factors:

<table>
<thead>
<tr>
<th>New Business</th>
<th>BOP</th>
<th>Package</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Values</td>
<td>Up to $5 million per location</td>
<td>Over $5 million per location</td>
</tr>
<tr>
<td>Locations</td>
<td>5 locations</td>
<td>Over 5 locations</td>
</tr>
<tr>
<td>Payroll — Contractors Only</td>
<td>Up to $500,000 *subcontracting up to 25 percent</td>
<td>Over $500,000</td>
</tr>
<tr>
<td>Number of Employees</td>
<td>Up to 49 full-time and/or part-time employees</td>
<td>Over 49 employees</td>
</tr>
<tr>
<td>Square Footage</td>
<td>Up to 35,000 sq. ft.</td>
<td>Over 35,000 sq ft.</td>
</tr>
<tr>
<td>Square Footage — Restaurants Only</td>
<td>Up to 7,500 sq. ft.</td>
<td>Over 7,500 sq. ft.</td>
</tr>
<tr>
<td>Square Footage — Office Only</td>
<td>Up to 100,000 sq. ft.</td>
<td>Over 100,000 sq. ft.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Renewal</th>
<th>BOP</th>
<th>Package</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Values</td>
<td>$6 million per location</td>
<td>Over $6 million per location</td>
</tr>
<tr>
<td>Payroll — Contractors Only</td>
<td>$600,000</td>
<td>Over $600,000</td>
</tr>
<tr>
<td>Sales — Restaurant Only</td>
<td>$7 million per location</td>
<td>Over $7 million per location</td>
</tr>
</tbody>
</table>

Please note: There are additional factors, these are the main key qualifiers.
Curious about how to grow your business auto with us? Wondering what qualifies a risk for our Small Business Auto program or instead gets directed to our Fleet product? Here are the most common deciding factors:

<table>
<thead>
<tr>
<th>New Business</th>
<th>Small Business</th>
<th>Fleet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicles</td>
<td>9 or fewer power units</td>
<td>10 or more power units</td>
</tr>
<tr>
<td>Telematics</td>
<td>Available for new business: ■ Discounts ■ No activation fees ■ No monthly fees ■ Free devices &amp; fleet management tool</td>
<td>Available for new business: ■ Discounts ■ No activation fees ■ No monthly fees ■ Free devices &amp; fleet management tool</td>
</tr>
<tr>
<td>State or Federal Filings</td>
<td>Not Available</td>
<td>Available</td>
</tr>
<tr>
<td>Liability Deductibles</td>
<td>Not Available</td>
<td>Available</td>
</tr>
<tr>
<td>Vehicle Size</td>
<td>PPT, Light, Medium, Heavy</td>
<td>All</td>
</tr>
<tr>
<td>Monoline</td>
<td>Available</td>
<td>Underwriter discretion</td>
</tr>
<tr>
<td>Radius</td>
<td>Local, Intermediate</td>
<td>All</td>
</tr>
<tr>
<td>Loss History</td>
<td>Less than three losses</td>
<td>Underwriter discretion</td>
</tr>
<tr>
<td>Driving Record</td>
<td>Key factors which affect driving record include the following: ■ Number of years driving experience ■ Number and types of violations* ■ Number of accidents both at-fault and not-at-fault* ■ Status as owner or employee</td>
<td></td>
</tr>
</tbody>
</table>

*based on three year history

Please note: There are additional factors, these are the main key qualifiers.
Product Detail

- State Auto BOP — Apartments Coverage Options
- State Auto BOP — Contractors Coverage Options
- State Auto BOP — Distributors Coverage Options
- State Auto BOP — Florists Coverage Options
- State Auto BOP — Funeral Homes Coverage Options
- State Auto BOP — Offices Coverage Options
- State Auto BOP — Restaurants Coverage Options
- State Auto BOP — Retail Coverage Options
- State Auto BOP — Services Coverage Options
- State Auto BOP — Veterinarians Coverage Options
## Apartments Coverage Options - State Auto® BOP

Landlords run complex operations that involve a lot of different people, from contractors to tenants, that bring a mix of exposures to the table. Our State Auto Small Business Business Owners’ Policy has flexible coverage options and limits for our Habitational BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

**Summary of Coverage Options for Habitational**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Starting at</th>
<th>Up to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises / off premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days</td>
<td>720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Condominiums – Directors and Officers Liability</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Customer’s Outerwear</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>CyberSecure (First Party / Third Party)</td>
<td>$50,000/$50,000</td>
<td>$100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000</td>
<td>Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits</td>
<td>Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs &amp; Sales Samples</td>
<td>$5,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Forgery &amp; Alteration</td>
<td>$2,500</td>
<td>$100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Money &amp; Securities (On Premises / Off Premises)</td>
<td>$5,000/$2,500</td>
<td>$50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders &amp; Counterfeit Currency</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
<td>$250,000/$100,000</td>
<td>$250,000/$100,000</td>
</tr>
<tr>
<td>Ordinance &amp; Law Coverage (Undamaged Portion / Demolition / Increased Cost of Construction)</td>
<td>Limit Selected/Limit Selected/$10,000</td>
<td>Building Limit</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000</td>
<td>$25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000</td>
<td>$10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location</td>
<td>$25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery & Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.*

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SM-28 (0717)

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### Summary of Coverage Options for Apartments

<table>
<thead>
<tr>
<th>Limit Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Apartment Endorsement (Includes several coverages bundled into one convenient endorsement)</strong></td>
</tr>
<tr>
<td>Heating or Air Conditioning Loss Reimbursement – $10,000; Lock-out or Sale, Removal and Disposal – $5,000; Lock Replacement – $5,000; Ordinance or Law – Equipment; Pollutant Clean-up and Removal – $25,000; Reward Payment - $5,000 for information leading to arrest and conviction and $5,000 for return of stolen covered property; Tenant Move-back Expense – $15,000; Tenant’s Property Legal Liability – $10,000</td>
</tr>
<tr>
<td><strong>Customers’ Goods Legal Liability</strong></td>
</tr>
<tr>
<td>$50,000 Customers’ Goods Legal Liability limit and $25,000 Sale and Disposal Liability</td>
</tr>
<tr>
<td><strong>Fine Arts</strong></td>
</tr>
<tr>
<td>$25,000</td>
</tr>
<tr>
<td><strong>Loss Or Damage To Tenants’ Autos (Legal Liability)</strong></td>
</tr>
<tr>
<td>Available limits of $45,000; $60,000; $75,000; $90,000; $120,000; $150,000; $180,000; $225,000; and $300,000</td>
</tr>
</tbody>
</table>
### Contractors’ Coverage Options - State Auto® BOP

Contractors shape our world and often customize their work to fit the needs of their individual customers. Our State Auto Small Business Business Owners’ Policy has flexible coverage options and limits for our Contractors’ BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

<table>
<thead>
<tr>
<th>Coverage</th>
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<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days</td>
<td>720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Business Personal Property – Seasonal Increase</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>CONSEQUENTIAL DAMAGE</td>
<td>$10,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Contractor’s Errors and Omissions (availability varies by state)</td>
<td>$50,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Contractors’ Installation, Tools and Equipment</td>
<td>Multiple Limit Options</td>
<td>Multiple Limit Options</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available</td>
<td>Available</td>
</tr>
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<td>$50,000/$50,000</td>
<td>$100,000/$100,000</td>
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<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000</td>
<td>Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits</td>
<td>Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs &amp; Sales Samples</td>
<td>$5,000</td>
<td>$35,000</td>
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<tr>
<td>Fire Department Service Charge</td>
<td>$2,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Forgery &amp; Alteration</td>
<td>$2,500</td>
<td>$100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000</td>
<td>$25,000</td>
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<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
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<td>$5,000/$2,500</td>
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</tr>
<tr>
<td>Money Orders &amp; Counterfeit Currency</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
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<td>Personal Property Off Premises (Transit)</td>
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<td>Pollutant Clean-up and Removal</td>
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<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000</td>
<td>$10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Voluntary Property Damage and/or Property of Others In the Care, Custody or Control of the Insured (Occurrence / Aggregate) not available for all classes</td>
<td>$5,000/$10,000</td>
<td>$5,000/$10,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location</td>
<td>$25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery & Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.

This brochure is intended for general information purposes only, and is not an insurance policy. State Auto does not warrant that reliance upon this document will prevent accident or losses, or satisfy federal, state or local codes, ordinances or regulations, nor guarantees results based upon use of this information. Eligibility, coverages, discounts and benefits may vary by state. Coverages described are subject to definitions, limitations, exclusions and conditions. Please read the policy forms and endorsements for details.

Back to main index  Back to Product Detail
Without Distributors it would be difficult to get our hands on most of the products we use every day. They are vital in keeping products on store shelves and delivered to door our steps. Our State Auto Small Business Business Owners’ Policy has flexible coverage options and limits for our Distribution and Wholesale BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

### Summary of Coverage Options for Wholesalers

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Starting at</th>
<th>Up to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises / off premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Brands and Labels</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days</td>
<td>720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Business Personal Property - Seasonal Increase</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>CyberSecure (First Party / Third Party)</td>
<td>$50,000/$50,000</td>
<td>$100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000</td>
<td>Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits</td>
<td>Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs &amp; Sales Samples</td>
<td>$5,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Food Contamination / Advertising Expense</td>
<td>$10,000/$3,000</td>
<td>$15,000/$5,000</td>
</tr>
<tr>
<td>Forgery &amp; Alteration</td>
<td>$2,500</td>
<td>$100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Money &amp; Securities (On Premises / Off Premises)</td>
<td>$5,000/$2,500</td>
<td>$50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders &amp; Counterfeit Currency</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
<td>$250,000/$100,000</td>
<td>$250,000/$100,000</td>
</tr>
<tr>
<td>Ordinance &amp; Law Coverage (Undamaged Portion / Demolition / Increased Cost of Construction)</td>
<td>Limit Selected/Limit Selected/$10,000</td>
<td>Building Limit</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000</td>
<td>$25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000</td>
<td>$10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location</td>
<td>$25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery Or Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.*
Many of us rely on florists for important events in our lives - weddings, funerals, or birthdays to name a few. Our State Auto Small Business Business Owners’ Policy has flexible coverage options and limits for our Florists’ BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Options</th>
<th>Limit Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises / off premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days</td>
<td>720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>CyberSecure (First Party / Third Party)</td>
<td>$50,000/$50,000</td>
<td>$100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000</td>
<td>Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits</td>
<td>Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs &amp; Sales Samples</td>
<td>$5,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Forgery &amp; Alteration</td>
<td>$2,500</td>
<td>$100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Money &amp; Securities (On Premises / Off Premises)</td>
<td>$5,000/$2,500</td>
<td>$50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders &amp; Counterfeit Currency</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
<td>$250,000/$100,000</td>
<td>$250,000/$100,000</td>
</tr>
<tr>
<td>Ordinance &amp; Law Coverage (Undamaged Portion / Demolition / Increased Cost of Construction)</td>
<td>Limit Selected/Limit Selected/$10,000</td>
<td>Building Limit</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000</td>
<td>$25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Professional Liability: Florists</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Spolilage (Breakdown or Contamination, Power Outage, or Both)</td>
<td>$5,000 per Location</td>
<td>$50,000 per Location</td>
</tr>
<tr>
<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000</td>
<td>$10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location</td>
<td>$25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery & Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.
Funeral directors and their employees help us honor our loved ones in meaningful ways and guide us through life altering moments. Our State Auto Small Business Business Owners’ Policy has flexible coverage options and limits for our Funeral Homes BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

### Summary of Coverage Options for Funeral Homes

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises / off premises)</td>
<td>$10,000/$5,000 to $250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000 to $250,000</td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days to 720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy)</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000 to $50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>90 Days (60 Days Included in Policy)</td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>$10,000 to $25,000</td>
</tr>
<tr>
<td>Business Personal Property – Seasonal Increase</td>
<td>25% to 25%</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000 to $100,000</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000 to $20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available to Available</td>
</tr>
<tr>
<td>CyberSecure (First Party / Third Party)</td>
<td>$50,000/$50,000 to $100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000 to Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000 to $250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000 to $250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000 to $25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000 to $100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000 to $100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits to Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs and Sales Samples</td>
<td>$5,000 to $35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500 to $10,000</td>
</tr>
<tr>
<td>Forgery and Alteration</td>
<td>$2,500 to $100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000 to $25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
<td>$15,000 to $15,000</td>
</tr>
<tr>
<td>Money and Securities (On Premises / Off Premises)</td>
<td>$5,000/$2,500 to $50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders and Counterfeit Currency</td>
<td>$1,000 to $1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
<td>$250,000/$100,000 to $250,000/$100,000</td>
</tr>
<tr>
<td>Ordinance and Law Coverage (Undamaged Portion / Demolition / Increased Cost of Construction)</td>
<td>Limit Selected/Limit Selected/$10,000 to Building Limit</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000 to $25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000 to $250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000 to $10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000 to $10,000</td>
</tr>
<tr>
<td>Spoilage (Breakdown or Contamination, Power Outage, or Both)</td>
<td>$5,000 per Location to $50,000 per Location</td>
</tr>
<tr>
<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000 to $10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000 to $250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location to $25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery and Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.
### Summary of Coverage Options Tailored To Funeral Homes

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exhumation Expense</td>
<td>$10,000 - $50,000</td>
</tr>
<tr>
<td>Pre-funded Funeral Services Error and Omissions</td>
<td>$5,000 - $50,000</td>
</tr>
<tr>
<td>Funeral Directors Professional Liability</td>
<td>Available</td>
</tr>
</tbody>
</table>
### Summary of Coverage Options for Offices

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Starting at</th>
<th>Up to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises/off premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others ($25,000 also available to</td>
<td>$1,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Veterinarians for Bailee – Domestic Animals)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days</td>
<td>720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Business Personal Property – Seasonal Increase</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>CyberSecure (First Party/Third Party)</td>
<td>$50,000/$50,000</td>
<td>$100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000</td>
<td>Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits</td>
<td>Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs and Sales Samples</td>
<td>$5,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Forgery and Alteration</td>
<td>$2,500</td>
<td>$100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi,” Wet Rot or Dry Rot</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Money and Securities (On Premises/Off Premises)</td>
<td>$5,000/$2,500</td>
<td>$50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders and Counterfeit Currency</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit/Personal</td>
<td>$250,000/$100,000</td>
<td>$250,000/$100,000</td>
</tr>
<tr>
<td>Property Limit)</td>
<td>Limit Selected/Limit Selected/$10,000</td>
<td>Building Limit</td>
</tr>
<tr>
<td>Ordinance and Law Coverage (Undamaged Portion/Demolition/</td>
<td>Limit Selected/Limit Selected/$10,000</td>
<td>Building Limit</td>
</tr>
<tr>
<td>Increased Cost of Construction)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000</td>
<td>$25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Professional Liability: Veterinarians</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Utility Services – Direct Damage/Time Element</td>
<td>$10,000/$50,000</td>
<td>$10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises/Off Premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location</td>
<td>$25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery and Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.

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**Summary**

Our Small Businessowners Policy has flexible coverage options and limits for everyone from accountants to veterinarians. With more than 35 coverage options with our Office BOP program, you have the ability to choose one or choose them all.

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**SM-44 (0817)**

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Restaurants Coverage Options - State Auto® BOP

Food brings family and friends together, and restaurants are at the heart of it all to ensure everyone has a seat at the table. Our State Auto Small Business Business Owners’ Policy has flexible coverage options and limits for our Restaurant BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises / off premises)</td>
<td>$10,000/$5,000 up to $250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000 up to $250,000</td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days up to 720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy) up to 360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000 up to $50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>90 Days (60 Days Included in Policy) up to 360 Days</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000 up to $100,000</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000 up to $20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available up to Available</td>
</tr>
<tr>
<td>CyberSecure (First Party / Third Party)</td>
<td>$50,000/$50,000 up to $100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000 up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000 up to $250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000 up to $250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000 up to $25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000 up to $100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000 up to $100,000</td>
</tr>
<tr>
<td>Exhibition, Fairs &amp; Sales Samples</td>
<td>$5,000 up to $35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500 up to $10,000</td>
</tr>
<tr>
<td>Forgery &amp; Alteration</td>
<td>$2,500 up to $100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000 up to $25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
<td>$15,000 up to $15,000</td>
</tr>
<tr>
<td>Money &amp; Securities (On Premises / Off Premises)</td>
<td>$5,000/$2,500 up to $50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders &amp; Counterfeit Currency</td>
<td>$1,000 up to $1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
<td>$250,000/$100,000 up to $250,000/$100,000</td>
</tr>
<tr>
<td>Ordinance &amp; Law Coverage (Undamaged Portion / Demolition / Increased Cost of Construction)</td>
<td>Limit Selected/Limit Selected/$10,000 Building Limit</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000 up to $25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000 up to $250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000 up to $10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000 up to $10,000</td>
</tr>
<tr>
<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000 up to $10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000 up to $250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location up to $25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery & Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.

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SM-27 (0717)
### Summary of Coverage Options Tailored To Restaurants

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restaurant Endorsement (Includes several coverages bundled into one</td>
<td>Brands and Labels; Delivery E&amp;O - $10,000; Food Contamination/Advertising</td>
</tr>
<tr>
<td>convenient endorsement)</td>
<td>Expense - $10,000/$3,000 or $15,000/$5,000; Lock Replacement - $1,000;</td>
</tr>
<tr>
<td></td>
<td>Merchandise Withdrawal - $25,000; Ordinance or Law – Equipment; Reward</td>
</tr>
<tr>
<td></td>
<td>Payment - $5,000 Information Leading to Arrest and Conviction/$5,000 Return</td>
</tr>
<tr>
<td></td>
<td>of Stolen Covered Property; Spoilage - $10,000, $25,000 or $50,000</td>
</tr>
<tr>
<td>Customers' Outerwear</td>
<td>$2,000</td>
</tr>
<tr>
<td>Fine Arts</td>
<td>$25,000</td>
</tr>
<tr>
<td>Loss Or Damage To Customers' Autos (Legal Liability)</td>
<td>Available limits of $45,000; $60,000; $75,000; $90,000; $120,000; $150,000;</td>
</tr>
<tr>
<td></td>
<td>$180,000; $225,000; and $300,000</td>
</tr>
<tr>
<td>Food Contamination and Additional Advertising Expenses (not available if</td>
<td>$10,000 / $3,000; $15,000 / $5,000</td>
</tr>
<tr>
<td>Restaurant Endorsement is purchased)</td>
<td></td>
</tr>
<tr>
<td>Spoilage (Breakdown or Contamination, Power Outage, or Both) –</td>
<td>$5,000, $10,000, $25,000, or $50,000 per location</td>
</tr>
<tr>
<td>Cannot be combined with Restaurant Endorsement.</td>
<td></td>
</tr>
</tbody>
</table>
### Retail Coverage Options - State Auto® BOP

Whether located in a small town or large city, retail stores are the heart of every Main Street and Boulevard across the country. Our State Auto Small Business Business Owners' Policy has flexible coverage options and limits for our Retail BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

#### Summary of Coverage Options for Retail

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Starting at</th>
<th>Limit Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises / off premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Brands and Labels</td>
<td>Available</td>
<td></td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days</td>
<td>720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Personal Property – Seasonal Increase</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available</td>
<td></td>
</tr>
<tr>
<td>CyberSecure (First Party / Third Party)</td>
<td>$50,000/$50,000</td>
<td>$100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000</td>
<td>Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits</td>
<td>Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs and Sales Samples</td>
<td>$5,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Food Contamination / Advertising Expense</td>
<td>$10,000/$3,000</td>
<td>$15,000/$5,000</td>
</tr>
<tr>
<td>Forgery and Alteration</td>
<td>$2,500</td>
<td>$100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Money and Securities (On Premises / Off Premises)</td>
<td>$5,000/$2,500</td>
<td>$50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders and Counterfeit Currency</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
<td>$250,000/$100,000</td>
<td>$250,000/$100,000</td>
</tr>
<tr>
<td>Ordinance and Law Coverage (Undamaged Portion / Demolition / Increased Cost of Construction)</td>
<td>Limit Selected/Limit Selected/$10,000</td>
<td>Building Limit</td>
</tr>
</tbody>
</table>

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SM-45-0817

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[StateAuto.com](https://www.StateAuto.com)
**Retail Coverage Options - State Auto BOP (cont.)**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit 1</th>
<th>Limit 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000</td>
<td>$25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Professional Liability: Florists, Optical and Hearing Aid Establishments, and Pharmacists</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Spoilage (Breakdown or Contamination, Power Outage, or Both)</td>
<td>$5,000 per location</td>
<td>$50,000 per location</td>
</tr>
<tr>
<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000</td>
<td>$10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location</td>
<td>$25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery and Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.*
Services Coverage Options - State Auto® BOP

From beauty salons to dry cleaners to tailors, our State Auto Small Business Businessowners’ Policy has flexible coverage options and limits for our Services BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises / off premises)</td>
<td>$10,000/$5,000 - $250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000 - $250,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others (Actual Loss Sustained) – Available for Dry Cleaners Only</td>
<td>Actual Loss Sustained - Actual Loss Sustained</td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days - 720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy) - 360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000 - $50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>90 Days (60 Days Included in Policy) - 360 Days</td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>$10,000 - $25,000</td>
</tr>
<tr>
<td>Business Personal Property – Seasonal Increase</td>
<td>25% - 25%</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000 - $100,000</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000 - $20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available - Available</td>
</tr>
<tr>
<td>CyberSecure® (First Party / Third Party)</td>
<td>$50,000/$50,000 - $100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000 - Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000 - $250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000 - $25,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000 - $25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000 - $100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000 - $100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits - Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs and Sales Samples</td>
<td>$5,000 - $35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500 - $10,000</td>
</tr>
<tr>
<td>Forgery and Alteration</td>
<td>$2,500 - $100,000</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000 - $25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
<td>$15,000 - $15,000</td>
</tr>
<tr>
<td>Money and Securities (On Premises / Off Premises)</td>
<td>$5,000/$2,500 - $50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders and Counterfeit Currency</td>
<td>$1,000 - $1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
<td>$250,000/$100,000 - $250,000/$100,000</td>
</tr>
<tr>
<td>Ordinance and Law Coverage (Undamaged Portion / Demolition / Increased Cost of Construction)</td>
<td>Limit Selected/Limit Selected/$10,000 - Building Limit</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000 - $25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000 - $250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000 - $10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000 - $10,000</td>
</tr>
<tr>
<td>Professional Liability: Beauty Salons and Barber Shops, Funeral Homes, Photographers, Printers</td>
<td>Available - Available</td>
</tr>
<tr>
<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000 - $10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000 - $250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location - $25,000 Per Location</td>
</tr>
</tbody>
</table>

The $2,500 limit of insurance for Forgery and Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.
Veterinarians’ Coverage Options - State Auto® BOP

Veterinarians are business owners and extraordinary caregivers to our animal friends, as well as, their human companions. Our State Auto Small Business Business Owners’ Policy has flexible coverage options and limits for our Veterinarians’ BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Starting at</th>
<th>Up to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable (on premises / off premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Bailee – Personal Property of Others</td>
<td>$1,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Bailee – Domestic Animals</td>
<td>$25,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Business Income and Extra Expense – Actual Loss Sustained</td>
<td>180 Days</td>
<td>720 Days</td>
</tr>
<tr>
<td>Business Income – Extended Period of Indemnity</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Income From Dependent Properties</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Business Income – Ordinary Payroll Coverage</td>
<td>90 Days (60 Days Included in Policy)</td>
<td>360 Days</td>
</tr>
<tr>
<td>Business Personal Property Temporarily in Portable Storage Units</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Business Personal Property – Seasonal Increase</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Computer Fraud and Funds Transfer Fraud</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Consequential Damage</td>
<td>$10,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Coverage For Injury To Leased Workers</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>CyberSecure (First Party / Third Party)</td>
<td>$50,000/$50,000</td>
<td>$100,000/$100,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You – Fire Peril</td>
<td>$50,000</td>
<td>Broadened Coverage available up to $1,000,000</td>
</tr>
<tr>
<td>Data Compromise Plus® (First and Third Party)</td>
<td>$50,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$25,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Electronic Data</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Liability</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Equipment Breakdown with TechAdvantage™</td>
<td>Follows Policy Limits</td>
<td>Follows Policy Limits</td>
</tr>
<tr>
<td>Exhibition, Fairs &amp; Sales Samples</td>
<td>$5,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$2,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>Forgery &amp; Alteration</td>
<td>$2,500</td>
<td>$100,000*</td>
</tr>
<tr>
<td>Interruption of Computer Operations</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Limited Coverage For “Fungi”, Wet Rot or Dry Rot</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Money &amp; Securities (On Premises / Off Premises)</td>
<td>$5,000/$2,500</td>
<td>$50,000/$25,000</td>
</tr>
<tr>
<td>Money Orders &amp; Counterfeit Currency</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property (Building Limit / Personal Property Limit)</td>
<td>$250,000/$100,000</td>
<td>$250,000/$100,000</td>
</tr>
<tr>
<td>Ordinance &amp; Law Coverage (Undamaged Portion / Demolition / Increased Cost of Construction)</td>
<td>Limit Selected/Limit Selected/$10,000</td>
<td>Building Limit</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$2,500/$1,000</td>
<td>$25,000/$1,000</td>
</tr>
<tr>
<td>Outdoor Signs (Not Attached to Building)</td>
<td>$5,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Personal Property Off Premises (Transit)</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Pollutant Clean-up and Removal</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Professional Liability: Veterinarians</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Spoilage (Breakdown or Contamination, Power Outage, or Both)</td>
<td>$5,000 per Location</td>
<td>$50,000 per Location</td>
</tr>
<tr>
<td>Utility Services – Direct Damage / Time Element</td>
<td>$10,000/$50,000</td>
<td>$10,000/$50,000</td>
</tr>
<tr>
<td>Valuable Papers and Records (On Premises / Off Premises)</td>
<td>$10,000/$5,000</td>
<td>$250,000/$5,000</td>
</tr>
<tr>
<td>Water Back-up and Sump Overflow</td>
<td>$5,000 Per Location</td>
<td>$25,000 Per Location</td>
</tr>
</tbody>
</table>

*The $2,500 limit of insurance for Forgery & Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.

The State Auto Small Business Business Owners’ Policy has flexible coverage options and limits for Veterinarians’ BOP program. With more than 35 coverage options, you have the ability to choose one or choose them all. Many of our options have a range of limits to pick from, so you can select the one that works best for your customer.

The $2,500 limit of insurance for Forgery & Alteration Coverage may be increased only if Employee Dishonesty coverage is also selected, and must be the same as the Employee Dishonesty coverage limit.