

State Farm Fire and Casualty Company
Office Policy

Prepared: September 18, 2014

Prepared for: INNOVATIVE COMMUNICATIONS AND
 STRATEGIES LLC
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Quote Effective Date: 09/19/2014

Quote Results

Coverages

	<u>Limit</u>	<u>Premium</u>
Coverage B - Business Personal Property	5,000 - Replacement Cost	21.00
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months	
Coverage L - Business Liability - Per Occurrence	5,000,000	266.00
Coverage L - Business Liability - Annual Aggregate Limit	10,000,000	
Products / Completed Operations Liability - Annual Aggregate	10,000,000	
Damage to Premises Rented to You	300,000	
Coverage M - Medical Expenses	5,000	

Policy Deductibles

Basic Deductible	1,000
Employee Dishonesty	250
Equipment Breakdown	1,000
Inland Marine Computer Property Form	500
Money and Securities	250

Discounts and Charges

Business In Residence Premises	(72.00)
Protective Devices Discount	(1.00)

Extensions of Coverage

Accounts Receivable (Off Premises)	15,000
Accounts Receivable (On Premises)	50,000
Arson Reward	5,000
Back-Up of Sewer or Drain	15,000
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Dependent Property - Loss of Income	5,000
Employee Dishonesty	10,000
Equipment Breakdown	Included
Fire Department Service Charge	5,000
Fire Extinguisher Systems Recharge Expense	5,000
Forgery Or Alteration	10,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Inland Marine Computer Property Form	25,000

This is a sample quote that contains only a general description of some available coverages and limits with an approximate premium, subject to eligibility. It is not a contract, binder of coverage or coverage recommendation. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy and its endorsements. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. If you have any questions, please contact my office.

