




ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

8800 SHERIDAN DRIVE
WILLIAMSVILLE, NY 14221

 (800) 234-9876

 www.enia.com



Businessowner Insurance

Basic Coverage (SF-1)

Provides Coverage for direct physical loss to covered Building and/or Business Property caused by the following causes of loss:

- Fire or Lightning
- Removal
- Explosion
- Windstorm or Hail
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism
- Sinkhole Collapse
- Volcanic Action

Broad Coverage (SF-2)

Includes All Basic Coverage (SF-1) Perils plus:

- Falling Objects
 - Weight of Ice, Snow or Sleet
 - Collapse of a Building or any part of a Building
 - Water Damage
 - Breakage of Glass
- \$100/plate \$500/occurrence

Special Coverage - Building (SF-3)

Your Building is covered against damage, EXCEPT from those perils specifically excluded.



Special Coverage - Business Property (SF-4)

Your Business Property is covered against damage, EXCEPT from those perils specifically excluded.

Special Coverage - Business Property (SF-4A)

Provides the same coverage as the SF-4 above, EXCEPT, the peril of theft is excluded.

Liability Coverages

Covers you against claims for Bodily Injury or Property Damage to Property of others. Limits available up to \$2M/occurrence \$4M Aggregate. Liability options include:

- Premises and Operations Liability (LS-1)
- Business General Liability (LS-5)
 - Includes:
 - Medical Payments
 - Products and Completed Operations
- Business General Liability (LS-6)
 - Includes:
 - Medical Payments
 - Products and Completed Operations
 - Fire Legal Liability
 - Personal and Advertising Injury

Business Classifications

We can insure a broad range of business classifications. Some of the classes available include:

- Antique Store
- Apartment (5 to 60 units)
- Bakery
- Banquet Hall
- Barber / Beauty Shop (no tanning)
- Bar / Tavern
- Bed & Breakfast
- Churches
- Convenience Store
- Dance Studio
- Delicatessen
- Gift or Novelty Store
- Hotel / Motel
- Office
- Pizza Shop
- Restaurant
- Social Club
- Self Storage Facility
- Student Housing
- Seasonal risks - open at least 6 months

Additional Coverages

Several important Additional Coverages available include:

- Equipment Breakdown
- Hired and Non-Owned Automobile
- Demolition and Debris Removal
- Deluxe Extender Endorsement
- Earthquake
- Business Income
- Liquor Liability for Certain Classes
- Water Backup



OPEN
for Business

Why Choose Erie and Niagara Insurance?

- Over 140 year history as a policyholder-owned New York State Insurance Company
- We offer a wide range of products with broad coverage and competitive pricing
- Reputation for Prompt and Fair Claim Handling
- A.M. Best "A" Rated Since 1988