



Your Business



Your Equipment



Your Peace of Mind

PENN NATIONAL INSURANCE OFFERS YOU EXTRA VALUE WITH YOUR BUSINESS INSURANCE POLICY.

Most insurance companies offer a businessowners policy that's virtually interchangeable from insurance company to insurance company. A commodity. And you're left to decide based just on price.

Extra protection, no extra charge

We take the basic businessowners policy and add free, extra insurance protection.

The free, extra coverage we give you adds up to more than \$1 million in extra protection. At no extra charge to you. No hidden costs. No strings.

We even have an option with higher coverage limits for a small charge.

That's value.

Some of our free, extra insurance protection:

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- Accounts receivable
 - Appurtenant buildings and structures
 - Arson rewards
 - Back-up of sewers and drains
 - Blanket additional insured for written contracts (limited)
 - Bodily injury, including mental anguish
 - Brands and label coverage
 - Broad form named insured
 - Business income from dependent properties
 - Computers, including computer upgrades
 - Employee dishonesty, including ERISA
 - Equipment breakdown
 - Extended business income
 - Extension of premises perimeter
 - Fine arts
 - Fire protection device recharge
 - Forgery and alteration
 - Laptop computer and cell phones
 - Money and securities
 - Money orders and counterfeit currency
 - Newly acquired business personal property
 - Newly acquired or constructed building
 - Newly acquired or constructed locations – business income & extra expense
 - Outdoor fences
 - Outdoor property other than fences
 - Outdoor signs
 - Ordinance or law
 - Personal property of others
 - Personal property off-premises
 - Salesperson samples
 - Seasonal increases
 - Utilities services – direct damage; time element
 - Valuable papers and records

**WE'RE EXPERIENCED. WE'RE STRONG.
WE'RE FRIENDLY.**

We've offered outstanding value in business insurance since 1919. We're more than \$1 billion strong in assets. We rank among the top 8 percent out of more than 1,000 insurance companies in the United States.

YOU'VE PICKED A TOP-QUALITY AGENCY.

We've selected the best independent agents to represent us. Your independent agent serves as your insurance consultant and insurance shopper, matching the right insurance company with your business. Your independent agent works for you, not for us.

EXTRA CONVENIENCE, WEB-DELIVERED.

We offer convenient, Web-delivered services to our policyholders, including online payments, payment information and policy management services. This Web-delivered service allows you to interact with us 24 hours a day, seven days a week, since the average business owner doesn't start at nine and quit at five.

ASK YOUR AGENT FOR MORE GOOD NEWS ABOUT THE EXTRA VALUE WE OFFER YOU.

Ask your agent for more information about the extra value we offer, including our first-rate claims service, which our customers tell us is the best in the business.

Peace of mind. Knowing that you're protected and that you can sleep easy at night.

With Penn National Insurance and your independent agent, you get outstanding value and superior local, personal service. And if you have a claim, we'll be there for you. We promise to handle your claim promptly, fairly and courteously.

Peace of mind. You deserve it. Penn National Insurance and your local independent agent provide it.

This brochure is not a policy or binder and does not extend coverage. For information on policy coverages and exclusions, contact your Penn National Insurance independent agent.

Small Business **SOLUTIONS**



**Penn National
Insurance and your
independent agent**

**Offering competitive
insurance solutions
and personal service**

*Businessowners
Policy*

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INSURANCE**