



# Convenience/Deli/Grocery Store Product

AS A CONVENIENCE/DELI/GROCERY STORE OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ Coverage for store operations with a commercial cooking exposure
- ▶ Coverage for 24 hour store operations
- ▶ Coverage for gasoline sales
- ▶ Coverage for your Liquor Liability exposure
- ▶ Loss of Income on an Actual Loss Sustained basis
- ▶ Peak Season coverage for your Business Personal Property
- ▶ No coinsurance clause on the property coverage
- ▶ General Liability that includes coverage for mental anguish or emotional distress

Why you should place coverage with United States Liability Convenience/Deli/Grocery Store Package Product:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Businessowners Policy form	✓	?
General Liability that expands the definition of Bodily Injury to include Mental Anguish or Emotional Distress with no deductible	✓	?
Loss of Income on Actual Loss Sustained basis up to the stated limit available	✓	?
No Coinsurance Clause; No Classification Limitation or Designated Premises Endorsement	✓	?
Personal Property of Other up to Contents limit	✓	?
Peak Season coverage	✓	?
\$5,000 transit	✓	?
Replacement Cost available	✓	?
Special Cause of Loss available	✓	?
Equipment Breakdown coverage available	✓	?
Value Plus Endorsement is available on accounts eligible for Special form offering 13 valuable coverage enhancements; including water backup, Money & Securities, Employee Dishonesty, Valuable Papers, Signs, Accounts Receivable and More available	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine 2004).

Insure your financial well-being with a stable Company that will be there to pay your claim.