

Wholesalers and Distributors

- Brands and Labels - \$50,000
- Consequential Loss Assumption - \$50,000
- F.O.B. Shipments - \$50,000
- Loss of Business Income from Dependent Properties - \$50,000
- Property in Transit - \$50,000
- Perishable Stock or Stock Damaged by Temperature/Humidity - \$50,000
- Tenants Fire Legal Liability - \$250,000

Please contact your Arbella independent agent to learn more about how our Flagship Businessowners Program and optional Spotlight endorsement can best protect you and your business. Or, locate an agent near you at www.arbella.com.



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Arbella Insurance Group, headquartered in Quincy, Massachusetts, is a customer-focused regional group of property and casualty companies providing personal and commercial property and casualty insurance throughout Massachusetts, Connecticut, and Rhode Island. Established in 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$650 million in annual written premium and has over \$1 billion in assets.

www.Arbella.com



FLAGSHIP
BUSINESSOWNERS
PROGRAM
SPOTLIGHT
ENDORSEMENT

From credit card forgery to spoilage, certain types of businesses face certain risks that are unique. Spotlight, an optional endorsement to Arbella's Flagship Businessowners Program (BOP), allows business owners to address these risks head on and customize our Flagship program to the intricacies of their industry.

WHO'S ELIGIBLE

The following coverages are provided on Spotlight endorsements for a number of industries, including:

- Bed and Breakfast Inns
- Common Interest Communities
- Commercial Real Estate
- Restaurants
- Service and Processing
- Wholesalers and Distributors

Not all businesses require the same insurance coverage. With the Spotlight endorsement, you can increase the coverage provided under our Flagship program and Safe Harbor endorsement – and add wholly new coverage – where it makes sense for your business. All for a minimal additional premium.

The following coverages are provided on Spotlight endorsements for most industries, including bed and breakfast inns, commercial real estate, common interest communities, restaurants, service businesses, and wholesalers and distributors.

- Accounts Receivable - \$25,000 on-premises/\$5,000 off premises
- Business Property - up to 1,000 feet
- Employee Dishonesty - \$25,000
- Expediting Expenses - \$50,000
- Exterior Signs - \$50,000
- Outdoor Property - \$50,000/\$5,000 per tree, shrub or plant
- Pollution Clean up and Removal - \$50,000
- Preservation Expenses - \$50,000
- Preservation of Property - up to 60 days
- Valuable Papers - \$25,000 on-premises/\$5,000 off premises

Making it easy to customize coverage to your specific needs.

It's Common Sense. Yet it's Decidedly Uncommon.

That's Why Spotlight Stands Out.

Along with the general coverages provided by the Spotlight endorsement, Arbella includes coverages specific to certain industries, recognizing their unique insurance needs.



Bed and Breakfast

- Appurtenant Structures - \$25,000
- Credit Card Forgery - \$5,000
- Guest Inconvenience Expense - \$50,000
- Money and Securities - \$10,000 on-premises/\$10,000 off-premises
- Off-premises Power Failure - \$25,000
- Personal Property of Guests - \$1,000 per Guest/ \$50,000 per 12-month policy term
- Personal Property of the Owner - \$50,000
- Spoilage - \$50,000

By paying guest inconvenience expenses, Spotlight helps an inn protect its reputation and community relations when a loss occurs.

Commercial Real Estate

- Common Area Furnishings - \$50,000
- Lost Lease Coverage - \$50,000
- Tenant Reoccupation Expense - \$50,000
- Tenants Fire Legal Liability - \$250,000

Coverage for tenant re-occupation expenses protects a landlord's bottom line -- and tenant relationships.

Common Interest Communities

- Common Area Furnishings - \$50,000
- Tenants Fire Legal Liability - \$250,000

Restaurants

- Credit Card Forgery - \$5,000
- Money and Securities - \$10,000 on-premises/\$10,000 off-premises.
- Spoilage - \$50,000

Spotlight provides the high limits of spoilage coverage critical for restaurant owners.

Services

- Bailees' Costumer Goods - \$10,000
- Loss of Business Income from Dependant Properties - \$50,000.
- Tenants Fire Legal Liability - \$250,000