

EMC Choice[®]
BUSINESSOWNERS



AUTO SERVICES

EMC Choice[®] Businessowners

Count on EMC for a wide variety of coverages
to meet your insurance needs.

 **EMC** Insurance Companies.

*We're **BIG** on Small Business[®]*

EMC Choice[®] Businessowners AUTO SERVICES

Eligibility Requirements

- \$10 million maximum sales/receipts per location
- Maximum 50,000 sq ft per location
- Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 35,000 sq ft may also be included
- Primary operations are the repair and service of private passenger vehicles and light trucks
- Incidental watercraft, motorcycle, ATV and farm machinery repair acceptable

Eligible Classes

- Automobile Accessories: Parts and supplies with installation, service or repair
- Auto Air Conditioning Repair
- Auto Detail
- Auto Glass Replacement
- Brake and Wheel Alignment Shops
- Car Washes: Automatic only
- Car Washes: Combined automatic and self-service
- Diagnostic Centers
- Electrical Repair
- General Auto Repair: With convenience store and gasoline sales
- General Auto Repair: With convenience store sales only
- General Auto Repair: Without gasoline or convenience store sales

- Muffler Shops
- Radiator Repair
- Sound Shops: Audio and video components
- Tire Sales, Installation and Service
- Transmission Shops
- Tune-Up Specialists

Generally Not Acceptable For The Program

The following operations are generally not acceptable for the program, but may be referred to your underwriter to determine if they would be eligible outside this program:

- 24-hour operations
- Auto, motor home, mobile home, motorcycle, watercraft or boat dealers
- Quick lube and oil change shops
- Operations with auto rental, leasing or loaning operations
- Risks with more than 25% of total receipts derived from operations other than auto repair or sales of automobile parts, convenience sales or gasoline sales
- Self-service repair operations
- Split rim work and tire recapping or retreading operations
- Towing operations other than for service customers – no contract-for-hire towing
- Truck stops, truck tractor and similar repair shops (vehicles over 20,000 GVW)
- Wholesale of petroleum products

COVERAGE HIGHLIGHTS

PROPERTY	EMC CHOICE BUSINESSOWNERS	EMC CHOICE EXPANDED BUSINESSOWNERS
Accounts Receivable		
On Premises*	\$25,000	\$50,000
Off Premises	\$10,000	\$25,000
Arson and Theft Reward	\$5,000	\$10,000
Brands and Labels	Included	Included
Building Limit – Automatic increase*	Included at 8%	Included at 8%
Business Income – ALS (also civil authority, no waiting period)	No waiting period	No waiting period
Business Income – Extended period*	30 days	60 days
Business Income from Dependent Properties (no waiting period; also civil authority, no waiting period)	\$10,000	\$25,000
Business Income Ordinary Payroll*	60 days	60 days
Business Personal Property – Off premises or in transit	\$25,000	\$25,000
Business Personal Property – Seasonal increase*	25%	25%
Claims Data Expense	\$2,500	\$5,000
Debris Removal*	25%/\$10,000	25%/\$25,000
Employee Dishonesty*	\$10,000	\$25,000
Employee Tools*	\$1,000 per employee/ 10,000 any one occurrence	\$1,000 per employee/ 10,000 any one occurrence
Equipment Breakdown	Included by endorsement	Included by endorsement
Fine Arts	\$10,000	\$25,000
Fire Department Service Charge	\$10,000	\$10,000
Fire Extinguishing Equipment Recharge Expense	\$10,000	\$25,000

PROPERTY	EMC CHOICE BUSINESSOWNERS	EMC CHOICE EXPANDED BUSINESSOWNERS
Forgery and Alteration*	\$10,000	\$25,000
Glass Breakage – Interior and exterior (for insured tenants also)	Included	Included
Glass Expense – Temporary repairs	Included	Included
Increased Cost of Construction*	\$20,000	See Ordinance or Law
Lock Replacement and Rekeying	\$1,000	\$2,500
Money and Securities*	\$10,000	\$10,000
Money Orders and Counterfeit Money	\$2,500	\$10,000
Newly Acquired		
Buildings	90 days/\$500,000	120 days/\$1,000,000
Business Personal Property	90 days/\$250,000	120 days/\$500,000
Business Income	90 days/\$100,000	120 days/\$250,000
Ordinance or Law*	See Increased Cost of Construction	\$25,000
Outdoor Property (with expanded causes of loss)*	\$10,000	\$20,000
Personal Effects (no per person sublimit)	\$5,000	\$10,000
Pollutant Cleanup and Removal	\$10,000	\$25,000
Premises Boundary Definition	1,000 ft	1,000 ft
Premises Damage from Burglary or Robbery	\$5,000	\$5,000
Preservation of Property	30 days	45 days
Replacement Cost Valuation – All losses under \$2,500	Included	Included
Signs – Attached to the building	Included in building limit	Included in building limit
Signs – Not attached to the building*	See Outdoor Property	See Outdoor Property
Spoilage*	\$5,000	\$10,000
Theft of Furs, Jewelry, Dies, Molds, Forms and Patterns	\$2,500	\$5,000
Utilities Services – Direct damage*	\$10,000	\$25,000
Valuable Papers and Records		
On Premises*	\$25,000	\$50,000
Off Premises	\$10,000	\$25,000
Water Backup and Sump Overflow	\$5,000	\$10,000

LIABILITY	EMC CHOICE BUSINESSOWNERS	EMC CHOICE EXPANDED BUSINESSOWNERS
Bodily Injury Definition	Includes mental anguish	Includes mental anguish
Broad Form Property Damage Liability	Included	Included
Customers Personal Property**	\$10,000	\$10,000
Customers Sound Receiving Equipment**	\$5,000	\$5,000
Damage to Premises Rented to You*	\$300,000	\$300,000
Defective Products Coverage**	Included	Included
Faulty Workmanship**	Included	Included
Garage Liability	Included	Included
Garagekeepers Liability	Optional	Optional
Host Liquor Liability	Included	Included
Liability for Nonowned Watercraft Less than 51 ft	Included	Included
Medical Expense*	\$5,000	\$5,000
Medical Payments Expense Reporting	3 years	3 years
Personal and Advertising Injury	Included	Included
Products and Completed Operations* Aggregate	2X occurrence limit	2X occurrence limit
Repair and Replacement	90% of Retail Selling Price of Parts and Material/100% of Hourly Rate	90% of Retail Selling Price of Parts and Material/100% of Hourly Rate
Supplementary Payments		
Cost of Bail Bonds	Up to \$3,000	Up to \$3,000
Actual Loss of Earnings (time away from work due to claim or suit)	Up to \$350/day	Up to \$350/day
Who Is an Insured		
Expanded Definition of Insured Subsidiaries	Included	Included
Volunteer Workers	Included	Included
Newly formed or Acquired Organizations	180 days	180 days
Vehicle Damage to Buildings Leased by the Insured	\$5,000	\$5,000

* Limit/conditions may be modified depending on the coverage. Contact your EMC underwriter for additional information.

** Available when Garagekeepers Coverage is purchased.

EMC Choice Businessowners Auto Services Preferred Risks

The most preferred risks for the EMC Choice Businessowners Auto Services program:

- Demonstrate a minimum of three years continuous experience in business
- Have verifiable, profitable experience showing continuous insurance coverage with a standard market carrier while in business
- Remain financially stable with the ability to provide (upon request) proof of the ability to address current and future obligations
- Maintain buildings and structures that are fewer than 35 years old or have undergone renovations of the major systems and structural components
- Insure all buildings and personal property to their full replacement value

EMC Insurance Companies

EMC Insurance Companies is built on nearly 100 years of serving independent agents just like you. Today, EMC has grown to become one of the largest property and casualty companies in Iowa with more than 2,100 employees and assets of approximately \$3 billion. Nationally, EMC ranks among the top 60 insurance organizations.

National Coverage

Headquartered in Des Moines, Iowa, EMC Insurance Companies provides insurance coverage and services through 16 branch offices and 5 service offices across the country.

Financial Strength

Excellent capitalization, a strong regional market presence, solid underwriting and attractive products earned EMC an A- (Excellent) rating from A.M. Best Company. The rating recognizes the value of EMC's agency relationships and its well-balanced book of commercial and personal lines business. Approximately 85 percent of the company's volume is commercial lines, with the remaining 15 percent in personal lines.



The contents of this brochure are provided for informational purposes only and are not intended to be all inclusive. Please refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

