The Cincinnati Insurance Companies

Business Insurance

CINCIPAK™ MERCANTILE PROGRAM

Protecting your business

Cincinnati and your local independent agent can help you protect your business with CinciPak™. This policy offers you customized coverage designed to fit the special needs of your retail business. If you experience a covered loss, CinciPak can help you stay financially healthy and let you concentrate on operating your business.



Choose an insurance program from a company that lets you customize your coverage.

You may add, change or delete your agency information by clicking in the boxes below.

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THE CINCINNATI INSURANCE COMPANIES

Everything Insurance Should Be®

cinfin.com

Selecting the right company

You can customize your insurance program with the professional advice of your local independent agent representing Cincinnati. You are free to focus on building your business, knowing that you have an insurance program from a company offering:

- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit *cinfin.com* and Financial Strength to see our latest ratings
- multi-year policy terms in most states for many coverages, saving you the added time and expense of annual renewals

Safeguarding your building

Your building requires the broad protection of CinciPak. After a covered loss, you receive coverage for the building itself and for your:

- completed additions
- building glass
- outdoor fixtures (such as lightpoles and mailboxes)
- permanently installed machinery, equipment, signs, awnings and canopies
- floor coverings

You may also select coverage that pays to repair or replace your property without deduction for depreciation after a covered claim.

On or off premises . . . you're covered

CinciPak covers your stock, sales samples, merchandise, customized equipment, machinery and furniture. If you lease personal property to use in your business, it's covered. We even cover personal property of others that is in your care or for which you are legally liable.

This kind of property doesn't stay in one place, and neither does your coverage. You're covered up to $10,000* if you take your business personal property to a trade show or exhibition or if it's temporarily in a vehicle or at a location you don't own, lease or operate.

When you insure your business personal property for 100 percent of your average monthly values, you will have up to 25 percent extra coverage for peak inventory periods – and there's no extra charge. It is part of the value you get with CinciPak.

Special coverage for your special property

You most likely rely on computers in your business. With CinciPak, you receive built-in coverage for electronic data processing property for direct physical loss due to conventional perils plus flood, earthquake and mechanical breakdown. Additionally, you receive coverage for lost business income and extra expenses incurred due to a covered loss, including denial of service attack, malicious code (computer virus) and unauthorized use (computer hacker).

Your CinciPak policy covers your valuable papers on premises and off premises. Specialized causes of loss also apply, including flood, earthquake and sudden and accidental mechanical breakdown.

Covering unexpected additional expenses

If your business experiences a covered loss, you may have unexpected expenses far beyond rebuilding or replacing your damaged property. CinciPak provides:

- up to $10,000 if you need to take inventory, secure appraisals or determine your lost income
- coverage up to 25 percent of the amount we pay for your damaged property if you need to remove leftover debris plus up to an additional $25,000 if the 25 percent is not enough
- up to $25,000 per coverage term to remove pollutants caused by a covered loss from land or water at your premises
- actual expenses incurred to recharge your automatic fire suppression system or portable fire extinguishers when the equipment is discharged to combat a covered fire, as a result of an accidental discharge or due to another covered peril
- up to $25,000* per building to meet current building codes, such as installing wheelchair ramps and accessible stairways or to demolish what's left of your building after a covered loss



Preparing for the unknown

What if a covered loss forces you to temporarily close your doors for repairs? CinciPak reimburses you for the loss of business income you sustain and the necessary extra expenses you incur to resume operations. CinciPak provides you with coverage for up to 12 consecutive months following the covered loss.

What if your accounts receivable records are destroyed? CinciPak provides up to $50,000* for amounts that you can't collect due to a covered loss.

What if a dishonest employee commits theft of your money, securities or other property? With CinciPak, you receive up to $25,000* for a covered loss.

What if your money or securities are destroyed, stolen or disappear? CinciPak pays up to $15,000* for the covered theft, disappearance or destruction of money and securities while inside your premises and up to $5,000* for losses while outside your premises.

Liability – facing unexpected risks

Your business assets are at risk if a customer gets hurt on your premises or you are held responsible for damage to other people's property. After a covered loss, you receive:

- bodily injury and property damage liability coverage up to $500,000*
- medical payments coverage at a sublimit up to $5,000*
- personal and advertising injury coverage, which has its own limit up to $500,000*

All of these coverages are subject to a general aggregate limit or a products/completed operations aggregate limit.

Professional liability protection

A professional claim may be costly in terms of both defense and judgment costs. These claims are *not* covered by general liability insurance. Cincinnati can protect you for negligent acts, errors or omissions in providing or failing to provide professional services by you or your employees. You can purchase professional liability coverage as an addition to your CinciPak Policy if you are a hearing aid fitter.

We'll customize your insurance program

Your business may require customized coverage. Cincinnati can meet your needs by adding optional coverages to your program:

CinciPak Property XC+ Endorsement provides a valuable bundle of coverages for less cost than purchasing each separately:

- provides a $150,000 blanket coverage limit above the base limits for eight coverage features, including, accounts receivable, electronic data processing property (includes equipment, data and media), valuable papers and more
- increases the existing business income and extra expense sublimit from $2,500 to $25,000 for interruption of computer operations
- amends the extended period of indemnity from 60 days to 90 days
- increases the existing inflation guard by 4 percent for all building property referenced on your policy's Declarations page (not available in MD)
- provides lessor's leasehold interest for actual loss sustained up to $25,000
- increases coverage on nonowned building damage to the business personal property limit for loss from theft, burglary or robbery, and up to $25,000 for all other causes of loss
- increases ordinance or law – increased period of restoration from $25,000 to $50,000
- includes ordinance or law – coverage for the cost to demolish the undamaged part of the building included in the building limit of insurance
- changes the outdoor property coverage limit from $10,000 to $25,000
- provides up to $5,000 for loss to perishable stock inside buildings that is due to a covered temperature change
- covers loss due to unauthorized credit, debit or charge card use up to $5,000
- provides a $10,000 limit of insurance for water backup due to sewers, drains or sump pumps

CinciPak Property Power XC+ Endorsement provides the same coverage as the CinciPak Property XC+ Endorsement in addition to:

- providing up to $15,000 for loss to perishable stock inside buildings that is due to a covered temperature change
- increasing the utility services coverage extension limit from $25,000 to $75,000
- providing a $5,000 utility services sublimit for direct loss and indirect loss combined, for covered losses caused by the interruption of communication supply services or power supply services due to loss to overhead transmission and distribution lines. A 24-hour waiting period applies to indirect loss

CinciPak Commercial General Liability Broadened Endorsement reduces potential gaps in coverage with additional and expanded features that:

- cover your errors or omissions in the administration of specific employee benefits programs
- increase the medical payments limit from $5,000 to $10,000 per person
- waive our right to recover payment for injury or damage from the party responsible for loss when you have agreed prior to the loss to waive such rights in a written contract
- provide automatic additional insured status for specified relationships

*Employment Practices Liability Insurance*** protects your business from claims arising from sexual harassment, job discrimination and other unfair employment practices.

Umbrella coverage protects you against catastrophic liability losses.

Rounding out your protection

To further customize your insurance program, qualified organizations can choose from a variety of coverages for additional premium:

- A sudden and accidental breakdown of your mechanical and electrical equipment can result in extensive repairs, bringing your business to a grinding halt. Equipment breakdown coverage protects you from costly repairs and business interruption.
- Many other standard policies don't offer liability protection for injury to nonemployees by sudden and accidental release of pollutants on your premises or at your work site. You can add bodily injury exceptions to the pollutant exclusion to protect yourself against this exposure.
- You may need to hire or rent a vehicle or your employee may use a personal vehicle in your business. Hired and nonowned auto coverage gives you liability coverage for these occasions. You may also add physical damage coverage for rented vehicles.

Your independent agent representing Cincinnati can provide more details about CinciPak and the services that come with it.

* Your agent can customize your policy with higher coverage amounts.

** Available in most states.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.