

Insured Address

Address

City, State, Zip Code

(000) 000-0000

email@address.com

QUOTE ID: XXXXXXXXXX

\$54,879.00 per year

POLICY TERM

MM DD, YYYY - MM DD, YYYY

Quote is valid for 10 days from policy start date

Agent/Broker

London Underwriters LLC

Insurer

Berkshire Hathaway Direct Insurance Company

• A++ AM Best Rating

COVERAGE FOR	LIMIT	DEDUCTIBLE
Earthquake Damage	Included	10%
Business Liability	\$1,000,000 per occurrence, \$3,000,000 Maximum	\$0
Cyber Incident Response	\$250,000	\$0
Bldg 1, 8440 Belvedere Ave, Sacramento, CA 95826	\$6,804,380	\$25,000
Bldg 2, 8460 Belvedere Ave, Sacramento, CA 95826	\$7,999,028	\$25,000
All Other Property	\$0	\$1,000
Business Interruption (Net Income)	Up to 1 year, \$300,000	3 day waiting period

BUSINESS LIABILITY

Business Liability coverage responds to claims that your business is legally liable to another party, such as a customer, supplier, or employee. This coverage also provides **legal defense** if the claim involves a lawsuit

COMMON SITUATIONS COVERED:

- Customer slip & fall
- Accidental damage to customer property under your care
- Professional errors or omissions
- Regulatory fines for mistakes

SATISFIES TYPICAL COVERAGE REQUIREMENTS FOR:

- General Liability
- Professional Liability (Errors & Omissions)
- Employment Practices Liability
- Cyber Liability
- Hired & Non-owned Liability

CYBER INCIDENT RESPONSE

Cyber Incident Response coverage provides dedicated experts to investigate the extent of a suspected cyber hack or data breach and to coordinate your business' response and recovery.

COMMON SITUATIONS COVERED:

- Breach of customer data
- Computer system hack
- Ransomware attack

SATISFIES TYPICAL COVERAGE REQUIREMENTS FOR:

- Forensic system review
- System recovery and restoration
- Customer breach notification and credit monitoring
- Cyber Liability

PROPERTY

THREE's property coverage pays to repair or replace stolen or damaged property that your business owns or leases.

- Each **Building** that is listed on the Summary is covered for damage to its structure and exterior – floors, roof, windows, and walls.
- **All Other Property** coverage protects everything else your business owns, such as computers, furniture and fixtures, inventory, tools and equipment – whether it's on or off premises. For tenants, exterior glass and your permanent improvements to the building are also covered.
- **Business Interruption** helps replace lost net income if your business cannot fully operate due to a loss covered under your Building or All Other Property coverages.

COMMON SITUATIONS COVERED:

- Fire and smoke damage
- Flood and water damage
- Wind and hail damage
- Theft and vandalism
- Embezzlement and employee fraud

SATISFIES TYPICAL COVERAGE REQUIREMENTS FOR:

- Commercial Property
- Business Personal Property
- Inland Marine
- Employee Dishonesty
- Electronic Data Restoration

AUTO

Vehicles listed on the Summary are covered for accidents and physical damage.

- **Vehicle** coverage pays to repair or replace damaged or stolen vehicles.
- **Auto Liability** coverage responds to claims that your business is liable for an accident and provides legal defense if the claim involves a lawsuit.

COMMON SITUATIONS COVERED:

- Vehicle collision causing injuries
- Vehicle theft or break-in
- Vehicle damage from hail or flood

SATISFIES TYPICAL COVERAGE REQUIREMENTS FOR:

- Auto liability
- Collision
- Comprehensive
- Towing
- Rental Reimbursement