

A Multi-Line Insurance Solution for . . .

Retail Stores

Comprehensive.

Berkshire Hathaway GUARD has a multi-line insurance solution designed to meet the typical needs of retail store owners. From Workers' Compensation coverage for your injured/ill employees to costs associated with property damage and liability exposures, we have you covered, including extended protection against catastrophic incidents.

Affordable.

Our products feature a variety of premium discounts. You may qualify for savings based upon your business's:

SAVE!
\$

- Past Workers' Compensation history.
- Age and condition of your building.
- Training and experience of your employees.
- Accessibility of your location by emergency services.
- and more!

Bakeries and food stores may also qualify for inclusion in our Workers' Comp Safety Group Dividend Program for wholesale/retail food stores, which provides you with an opportunity to earn a return on your insurance premium when the group meets certain premium and loss ratio requirements.

Cash-Flow Friendly.

To provide our customers with the greatest possible savings, we offer a variety of flexible payment options that are convenient and can help your cash flow.

Customizable.

If you don't feel your business needs certain coverages or you are seeking a higher level of protection, our products can still be right for you! We will customize an insurance solution that includes all or a combination of the options found on the reverse side of this brochure.

Secure.

Berkshire Hathaway GUARD Insurance Companies are rated A+ ("Superior") by A.M. Best. This grade suggests your insurance coverage is financially secure. You can also be assured that claims will be handled fairly and promptly and that you will benefit from a high level of expertise.



Berkshire Hathaway
GUARD Insurance
Companies

Property Coverage

Insure your building and business personal property up to \$20 million with higher limits available for certain applicants. A number of deductible options are also featured.

AmGUARD EastGUARD NorGUARD WestGUARD Insurance Companies

Talk with your insurance agent about which of these options are right for you!

Workers' Compensation

Protects your employees from work-related injuries/illnesses by covering medical expenses and lost wages. Safety resources as well as assistance in setting up a return-to-work program are absolutely FREE with your policy.

Businessowner's Coverage (Property & Liability)

Protects your building and contents (such as furniture, fixtures, and equipment) and covers expenses if your business is held liable for harm to another. Protection against loss of business income, employee dishonesty, damage to outdoor property, and more are automatically included with our basic policy. Add-ons and coverages are (among others):

ADD-ONS & PLUS COVERAGES

- Brands and labels
- Computer Fraud and Funds Transfer
- Credit Card Slips
- Data Compromise
- Delivery Errors and Omissions
- Earthquake & Sprinkler Leakage
- Employee Benefits Liability
- Equipment Breakdown
- Employment-Related Practices Liability
- Fire Department Service Contract
- Lock Replacement
- Loss or Damage to Customers' Autos
- Merchandise Sold But Not Yet Delivered
- Merchandise Withdrawal
- Miscellaneous Professional Liability
- Money and Securities
- Ordinance or Law
- Private Parking Lot
- Property in Transit
- Reward Payments
- Spoilage
- Utility Services
- Water Back-Up and Sump Overflow
- Web Sites



Commercial Umbrella Liability

Provides an additional tier of protection, typically extending existing limits as well as your financial security.

Contact a Berkshire Hathaway GUARD insurance agent for more details, including information about our other lines of coverage!



Liability Coverage

Liability coverage up to \$2 million (per occurrence) and \$4 million (aggregate) is available and can be increased to \$5 million by adding our Umbrella policy.

