



## Sole Practitioner - Business Package

Underwritten by Echelon General Insurance Company, this package has been designed for sole practitioners who operate as independent contractors and may operate out of a number of different locations including their home office. The Property, Crime and Commercial General Liability coverage has been designed so that it is completely portable. It covers you wherever you are working. The Business Property Floater covers your equipment at any location you work at and while it is in transit. There is an 80% co-insurance clause so you should make sure the \$10,000\* limit is adequate to cover all your insured property.

	<b>Coverage Description</b>	
<b><u>ITEM</u></b>		<b><u>LIMIT</u></b>
<b>1.</b>	<b>Property Coverage</b>	
	Business Property Floater	\$10,000*
	Lap Top Computers	included
	Extra Expense (no monthly limitation)	\$5,000
	Accounts Receivable	\$5,000
	Valuable Papers	\$5,000
	Professional Fees	\$2,500
<b>2.</b>	<b>Coverage Extensions</b>	
	Sewer Back Up	included
	Flood	not included
	Earthquake	not included
<b>3.</b>	<b>Deductibles</b>	
	Business Property	\$500
	Sewer Back Up	\$2,500
<b>4.</b>	<b>Crime Coverage</b>	
	Broad Form Money & Securities	\$2,000
<b>5.</b>	<b>Liability – Option of a base limit of \$1,000,000 or \$2,000,000</b>	
	Commercial General Liability (CGL)	base limit
	Personal and Advertising Liability	included
	Tenants Legal Liability	\$200,000
	Medical Expenses	\$10,000
	Employee Benefits Liability	not included
	Non-Owned Auto	base limit
	Physical Damage to non-owned auto	\$25,000

\*You can purchase higher limits if you need them, to a maximum of \$20,000.