

## INCLUDED COVERAGES

- OUTDOOR SIGNS
- EMPLOYEE DISHONESTY
- VALUABLE PAPERS AND RECORDS
- ACCOUNTS RECEIVABLE
- SPOILAGE
- COMPUTERS
- MONEY AND SECURITIES
- ANTENNAS AND FENCES
- BUILDING COVERAGES OFF PREMISES
- NEWLY ACQUIRED BUILDINGS
- DEBRIS REMOVAL
- FIRE DEPARTMENT SERVICE CHARGES
- PERSONAL EFFECTS
- PERSONAL PROPERTY OF OTHERS
- AND MORE!



### Farmers Mutual Insurance Company

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40 Moran Circle  
Whitehall WV 26554  
Phone: 1-800-654-0147  
Fax: 304-366-5456  
[www.farmersmutual.com](http://www.farmersmutual.com)



## BUSINESSOWNERS PROGRAM



West Virginia has many small businesses, and they all have a need for quality insurance protection at affordable rates. Farmers Mutual Insurance Company has been insuring West Virginians for over one hundred years, and offers a wonderful Businessowners Insurance Program.

This program offers actual cash value or replacement cost coverage. We will insure your business to full value, whether you select actual cash value coverage or replacement cost coverage. Our Standard Policy offers protection for loss from Named Perils, and our Special Policy covers all perils not specifically excluded. Your local agent is trained to help you determine which policy best fits your unique needs.

One concern for business owners is liability insurance, and this program includes commercial liability coverages. Coverage for bodily injury and medical payments for those injured on your premises is included.

We do not insure casinos, businesses with gasoline sales, or



businesses which are open 24 hours. We also do not write Hired and Non-Owned auto coverage. Buildings that are over thirty years old must have renovated and updated the heating, plumbing, and electrical systems, as well as the roof. These buildings are insured only on an actual cash value basis. We do offer Crime and Theft coverage to businesses with an operating alarm system.



West Virginia's business owners take pride in providing excellent products and services to their customers. Farmers Mutual understands this, and proudly makes quality insurance available to them. See your local Farmers Mutual agent today, and ask how you can give your business the security of a Farmers Mutual Businessowners Policy.

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