

BED & BREAKFAST
INDUSTRY



California
MUTUAL
INSURANCE COMPANY

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CALIFORNIA MUTUAL OFFERS A COMPREHENSIVE PACKAGE OF COVERAGES SPECIFICALLY FOR THE BED AND BREAKFAST INDUSTRY.

OUR PACKAGE INCLUDES:

BUILDING

- Includes Walkways, Fences and Attached Signs
- Functional Replacement Cost Including Modified Ordinance or Law
- Replacement Cost on Newer Properties
- Inflation Guard
- Glass

BUSINESS PERSONAL PROPERTY

- Worldwide Personal Property Extension – \$5,000
- Guest Property – \$1,000 / \$25,000
- Functional Replacement Cost

LOSS OF INCOME

- Extra Residence Living and Business Expense
- Additional Living Expense and Guest Relocation

LIABILITY

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Medical Payments
- Fire Legal
- Personal Liability
- Temporary Innkeeper's Liability

OTHER INCLUDED COVERAGES

- Debris Removal – \$10,000
- Fire Department Service Charge – \$1,000
- EDP – \$2,500
- Pollution Clean Up and Removal – \$10,000
- Increased Cost of Construction – \$10,000

OPTIONAL COVERAGES

COVERAGE ENHANCEMENT ENDORSEMENT

- Backup Sewers and Drains – \$10,000
- Spoilage – \$10,000
- Customer Property – \$5,000
- Outdoor Signs – \$5,000
- Money and Securities – \$5,000
- Robbery and Safe Burglary – \$5,000
- Property in Transit – \$5,000
- Fire Department Service Charge – \$5,000
- Increased Cost of Construction – \$50,000
- Property of Others – \$10,000
- Valuable Papers – \$25,000
- Outdoor Property – \$10,000

EQUIPMENT BREAKDOWN

- Mechanical Failure
- Electrical Failure
- Communication Equipment
- Computer Equipment
- Electrical Equipment
- Refrigeration Equipment
- Heating and Air Conditioning Equipment
- Direct Physical Loss
- Business Interruption and Extra Expense

ADDITIONAL OPTIONAL COVERAGES

- Accounts Receivable
- Detached Signs
- Employee Dishonesty
- Forgery and Alteration
- Money and Securities
- Valuable Papers
- Spoilage
- Non-owned and Hired Auto
- Liquor Liability
- And More