

JUICE BARS COFFEE SHOPS
ICE CREAM SHOPS



California
MUTUAL
INSURANCE COMPANY

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CALIFORNIA MUTUAL OFFERS A COMPREHENSIVE PROGRAM DESIGNED FOR JUICE BARS / COFFEE SHOPS / ICE CREAM SHOPS.

BASIC COVERAGES INCLUDE:

BUSINESS PERSONAL PROPERTY

- Replacement Cost
- EDP (Included in BPP Limit)
- Tenant Improvements

LOSS OF INCOME

- Actual loss sustained up to 12 months

LIABILITY

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Medical Payments
- Fire Legal

OTHER INCLUDED COVERAGES

- Accounts Receivable – \$10,000
- Employee Dishonesty – \$25,000
- Glass
- Lost Key
- Money and Securities In/Off Premises – \$5,000
- Valuable Papers – \$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

- Scheduled Equipment
- Unscheduled Equipment
- Spoilage
- Forgery and Alteration
- Non-owned and Hired Auto
- Employee Benefits
- And More