

# OFFICE BUILDINGS



*California*  
MUTUAL  
INSURANCE COMPANY

650 SAN BENITO STREET, SUITE 250  
P.O. BOX 1326, HOLLISTER, CA 95024

T: 831-637-5824 TOLL FREE: 800-310-5824  
F: 831-637-1406 CLAIMS FAX: 831-636-3792

[WWW.CALMUTUAL.COM](http://WWW.CALMUTUAL.COM)

# CALIFORNIA MUTUAL OFFERS A COMPREHENSIVE PROGRAM FOR OFFICE BUILDING AND OFFICE CONDOMINIUM - OWNERS.

## OUR PACKAGE INCLUDES:

### BUILDING

- Replacement Cost
- Inflation Guard

### BUSINESS PERSONAL PROPERTY

- Replacement Cost

### LOSS OF INCOME

- Actual Loss Sustained up to 12 months

### LIABILITY

- Business Liability and Medical Expenses
- Fire Legal

### OTHER INCLUDED COVERAGES

- Debris Removal – \$10,000
- Fire Department Service Charge – \$1,000
- Pollution Clean Up and Removal – \$10,000
- Forgery or Alterations – \$2,500
- Money Orders and Counterfeit Papers
- Loss of Income Due to Action by Civil Authority – Actual Loss Sustained
- Glass-temporary Plates or Board Up – Actual Loss
- Fire Extinguisher Systems Recharge Expense – \$5,000
- 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

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