



BUSINESS OWNERS
POLICY



One insurance package ... for the coverage you need

A Stillwater Business Owners Policy is a package of essential coverages for small to medium sized companies like yours. It insures your business's buildings or equipment and provides basic liability insurance. It even helps you maintain your income if a fire or other incident interrupts your business.

It's designed to be easy to buy and easy to own. Pricing is affordable. Policy wording and coverage options are simplified. And it keeps protecting as your business grows.

Simply put, it's a perfect first step to insure your company.

Depending on your type of business, you may want to consider additional coverage for vehicles or professional liability. Your Stillwater agent can help identify your needs and customize a coverage that's right for you.

A Stillwater Business Owners Policy makes insurance easy, and helps you be confident you have quality coverage.



Essential coverages

A Business Owners Policy is built on these main coverages*:

- **Property coverage**—Pays to repair or replace your buildings, furniture, equipment or computers destroyed or damaged in a fire or other incident.
- **Business interruption coverage**—Reimburses loss of income if your business is disrupted due to a fire or other incident. Also pays extra expenses related to operating out of a temporary location.
- **Liability coverage**—Pays if your company is responsible for injury or property damage caused by trips and falls, product mishaps, faulty installations or other errors.

Designed and priced competitively for small businesses

We focus on insuring businesses like yours, and welcome both new and established ventures. So, your Stillwater rate will be affordable—with coverages tailored to your specific business needs. Multiple deductible, coverage limits, and payment plan options help you settle on a price that's right for your finances.

Want to amplify the savings? Bundle with a Stillwater Homeowners, Auto or Umbrella policy for a Multi Policy Discount. You can also earn discounts for paying in full, having good credit and being claim-free.

And, recognizing you have plenty on your plate already, we've made our Business Owners Policy easy to use. You can shop and buy online or through an agent, and get your policy paperwork electronically.

Backed by outstanding claims service

We're available 24 hours a day—just call, toll-free, 1-800-220-1351—and dedicated to a fast and fair resolution to your claim.

**These are generalized coverage descriptions. Our policy contract includes more detailed definitions.*

About Stillwater

Stillwater Insurance Group is a national insurance provider offering a full suite of insurance products and services. We strive to be the most respected insurance provider in the United States by setting and achieving the highest standards in quality products, service, customer experience and claims satisfaction.

Stillwater is:

Smart—We meet your evolving needs for homeowners, auto and business insurance

Fast—We exceed your expectations for customer and claims service

Strong—We're ready when you need us, and help you get back on your feet

We have an A+ accreditation from the Better Business Bureau. This recognizes our commitment to transparency, responsiveness, integrity and delivering on the promises we make. And we have an "A-" (Excellent) rating from A.M. Best, the leading insurance rating organization.

For more information, visit stillwater.com, or contact a Stillwater agent.

Stillwater Insurance Group of Companies

Stillwater Insurance Company

Stillwater Property and Casualty Insurance Company

Stillwater Insurance Services

