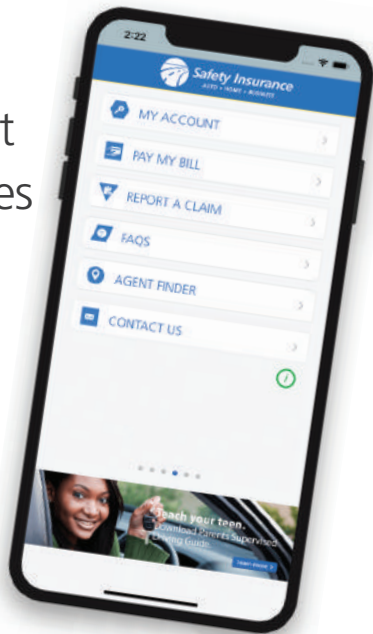


# Download the Safety Mobile App



Convenient app features include:



- Bill pay
- Report and track a claim
- Push message bill reminders
- FaceID enabled

Since 1980, Safety Insurance has partnered with Independent Agents to provide customers with the best possible insurance products and services at a competitive price.

Today, Safety is a leading provider of auto, home and business insurance in Massachusetts, New Hampshire and Maine.

Safety Insurance consistently maintains an "A" (Excellent) rating by A.M. Best Company, one of the nation's leading independent rating services.

To learn about Safety Insurance, visit [SafetyInsurance.com](http://SafetyInsurance.com)

For more details on Businessowners Insurance from Safety, contact your Independent Agent today.



*We'll help you manage life's storms®*



20 Custom House St., Boston, MA 02110

mabop2022



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## Massachusetts Businessowners



Safety supports the Independent Agent system

## ENHANCEMENT ENDORSEMENTS

### Safety Businessowners Enhancement Plus

The Safety Businessowners Enhancement Plus amends your coverage to provide increased limits and additional coverages, such as:

- Accounts Receivable
- Extended Premises Boundary
- Business Income from Dependent Properties
- Business Income Extension for Websites
- Fire Department Service Charge
- Fire Extinguishing Equipment Recharge
- Lock Replacement
- Outdoor Property
- Outdoor Signs
- Ordinance or Law
- Pollutant Clean-Up & Removal
- Reward Coverage
- Unauthorized Business Card Use
- Valuable Papers
- Water Back-Up of Sewer, Drain or Sump



photo by Adam Winger

## PROGRAM ENHANCEMENTS

### Safety Restaurant Enhancement

Safety Restaurant Enhancement includes all coverages within the Enhancement Plus and additionally provides important coverages targeted to restaurant owners, such as:

- Blanket Additional Insured: Manager or Lessors of Premises
- Blanket Additional Insured: Lessor of Leased Equipment
- Blanket Additional Insured: Grantor of Franchise
- Brands and Labels
- Credit Card Forgery
- Delivery Errors and Omissions Liability
- Food Contamination
- Restaurant Wine Stock Selling Price
- Spoilage

### Safety Mercantile & Service Enhancement

The Safety Mercantile & Service Enhancement includes all coverages within the Enhancement Plus with additional coverages suited to the needs of Mercantile or Processing & Service businesses such as:

- Brands and Labels
- Contract Penalty
- Credit Card Forgery
- Inventory & Appraisal
- Pairs or Sets
- Spoilage

### Safety Contractors Enhancement

The Safety Contractors Enhancement is tailored to the needs of the artisan contractor. It includes all coverages provided by the Enhancement Plus and includes extras such as:

- Contract Penalty
- Contractors' Installation Coverage
- Contractors' Tools and Equipment Coverage
- Inventory and Appraisal
- Preservation of Property



## Why Businessowners Prefer Safety

- Many classes available: Apartment & Residential Condo, Mercantile, Restaurant, Office, Processing and Service, Special Trade Contractors, and Wholesale programs
- Large selection of policy deductibles
- Scheduled or Blanket coverage available for multiple owned buildings
- Many coverage options for Contractors Property and Liability
- Comprehensive enhanced endorsement options to provide extra protection that you may need
- Convenient billing options: Online & Mobile Bill Pay, AutoPay through our EFT option

## SAFETY DISCOUNTS

Ask your independent agent if you qualify for these discounts:

- Up to 10% when Safety also insures your autos under a commercial auto policy
- e-Customer Discount
- Other discounts are available on an individual risk basis

## ADDITIONAL COVERAGE FOR EXTRA PROTECTION

For additional liability protection, you may qualify to purchase a separate Umbrella policy. With your Umbrella policy you will have excess liability coverage over and above normal policy limits that will allow you to safeguard the true value of your assets.