

## PEKIN INSURANCE ALSO PROVIDES OTHER COVERAGES FOR YOUR BUSINESS

- ▲ Workers Compensation
- ▲ Commercial Automobile
- ▲ Commercial Umbrella
- ▲ Boiler & Machinery
- ▲ Bonds
- ▲ Pensions
- ▲ Tax-Deferred Plans
- ▲ Business Life Insurance Plans
- ▲ Group Life and Health Plans

## PEKIN INSURANCE PROVIDES PERSONAL COVERAGES, ALSO

- ▲ Automobile
- ▲ Homeowners and Mobile Homeowners
- ▲ Motorcycle and Recreational Vehicle
- ▲ Boatowners and Inland Marine
- ▲ Dwelling Fire and Liability
- ▲ Personal Umbrella
- ▲ Life, Health, and Disability Coverages
- ▲ Retirement (IRA, Keogh, SEP, Deferred Compensation)
- ▲ College Education Plans
- ▲ Mortgage Insurance

## The Pekin Insurance Businessowners Package Designed for Apartments

Designed for One- or Multi-Family  
Apartments, with or without  
Mercantile Occupancy, or with  
or without Swimming Pools

## Why Pekin Insurance?

- ▲ Over 8 decades of dependable service
- ▲ Local hometown professional agents
- ▲ Comprehensive choice of coverage
  - ▲ Competitive premiums
- ▲ Round-the-clock claim service
- ▲ Convenient premium payment plans
  - ▲ VISA-MasterCard-Discover payments available

## Other Pekin Insurance Products

Homeowners	Universal Life
Automobile	Interest Sensitive Life
Motorcycle & Recreational Vehicle	Simplified Issue Whole Life
Dwelling Fire & Personal Liability	Graded Death Benefit Whole Life
Mobile Homeowners	Term Life
Boatowners	Flexible Premium Annuity
Inland Marine	Single Premium Deferred Annuity
Commercial Property & Casualty	Major Medical
Garage Liability	Medicare Supplement
Workers Compensation	Short Term Medical Expense
Boiler & Machinery	Disability Income
Businessowners	Credit Insurance
Bonds	Group Insurance
Umbrella	Qualified Retirement Programs for Individual & Business Needs
	Funeral Preplanning

*This brochure is designed to give you a basic outline of coverage and does not include all of the exclusions, conditions, or limitations of the policy. Contact your local Pekin Insurance agent for an explanation of the exact terms of the contract.*

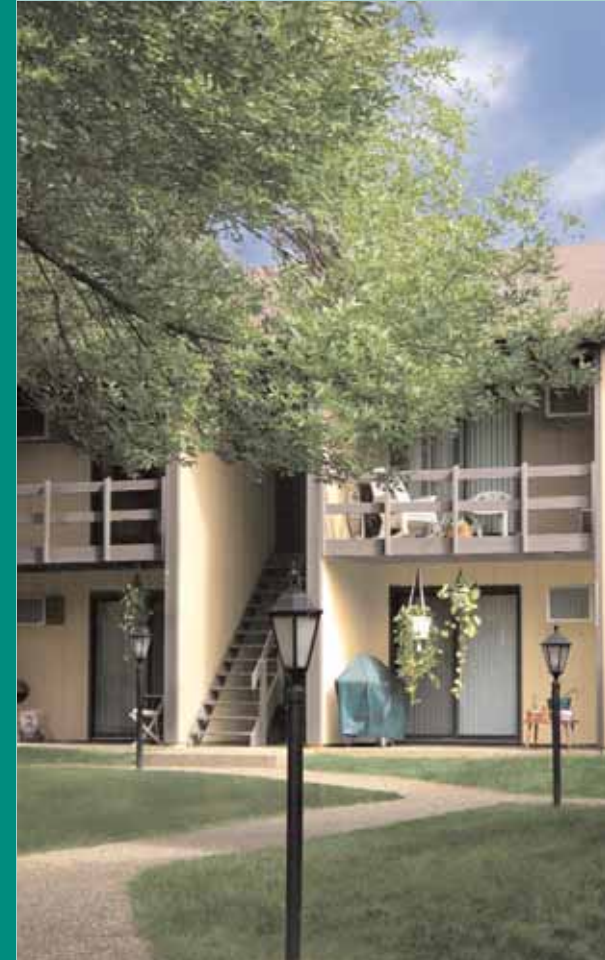


**PEKIN INSURANCE**

2505 Court Street  
Pekin, Illinois 61558

883 (Revised September 2005)

# Apartment Owners Insurance



**Businessowners  
Insurance**



## PROPERTY COVERAGES

The Standard Property Coverage Form provides either replacement cost or actual cash value coverage on buildings and replacement cost coverage on business personal property on the following named perils.

- ▲ Fire
- ▲ Lightning
- ▲ Explosion
- ▲ Windstorm or Hail
- ▲ Smoke
- ▲ Aircraft or Vehicles
- ▲ Riot or Civil Commotion
- ▲ Vandalism
- ▲ Sprinkler Leakage
- ▲ Sinkhole Collapse
- ▲ Volcanic Action
- ▲ Transportation

The Special Property Coverage Form provides either replacement cost or actual cash value coverage on buildings and replacement cost coverage on business personal property, including money and securities, for risk of direct physical loss or damage, subject to exclusions.

## ADDITIONAL COVERAGES

- ▲ Debris Removal
- ▲ Preservation of Property
- ▲ Fire Department Service Charge
- ▲ Business Income
- ▲ Extra Expense
- ▲ Pollutant Cleanup and Removal
- ▲ Personal Property at Newly Acquired Premises
- ▲ Personal Property Off Premises
- ▲ Outdoor Property

In addition to the above coverages, the following are also included in the Special Property Coverage Form.

- ▲ Collapse
- ▲ Water Damage

## LIABILITY COVERAGES

- ▲ Bodily Injury, Property Damage with \$300,000 limit for:
  - A. Premises Operations
  - B. Contractual Liability
  - C. Products/Completed Operations
- ▲ Personal Injury Liability
- ▲ Advertising Injury Liability
- ▲ Fire Legal Liability Up to \$100,000
- ▲ Host Liquor Liability
- ▲ Broad Form Property Damage
- ▲ Employees as Insureds
- ▲ Worldwide Products
- ▲ Spouses as Additional Insureds
- ▲ Medical Payments Coverage \$5,000

## ADDITIONAL COVERAGES

The following coverages are included in the policy or added by endorsement at no additional charge.

- ▲ Accounts Receivable \$2,500
  - ▲ Valuable Papers and Records \$2,500
  - ▲ Outdoor Sign (Attached) \$2,500
  - ▲ Personal Property (Off Premises) \$2,500
  - ▲ Personal Effects
  - ▲ Non-Owned Personal Property
  - ▲ Business Personal Property in Transit
  - ▲ Newly Acquired or Constructed Property
  - ▲ Incidental Malpractice Coverage
  - ▲ Water Damage Legal Liability
  - ▲ Arson Reward \$2,500
  - ▲ Fire Extinguisher Recharge Coverage \$1,000
  - ▲ Automatic Coverage - Newly Acquired Organizations
  - ▲ Hired and Non-Owned Auto Liability
  - ▲ Money and Securities
- This coverage included in the Special Property Coverage Form only.

## OPTIONAL COVERAGES

- ▲ Deductible Options  
Property Coverages  
\$100, \$500, \$1,000, \$2,500, \$5,000  
(Standard is \$250)
- ▲ Increased Limits  
Liability  
\$500,000 or \$1,000,000  
(Standard is \$300,000)
- ▲ Increased Limits  
Fire Legal Liability
- ▲ Automatic Increase in Building Insurance  
0%, 6%, 8%, 10%  
(4% is included)
- ▲ Burglary & Robbery  
Standard Property - Coverage Form Only
- ▲ Employee Dishonesty
- ▲ Exterior Glass
- ▲ Outdoor Signs
- ▲ Additional Insureds
- ▲ Building Ordinance Coverage
- ▲ Computer Coverage
- ▲ Earthquake
- ▲ Mine Subsidence  
Illinois and Indiana
- ▲ Property Damage  
Care, Custody, and Control
- ▲ Refrigerated Products
- ▲ Valuable Papers and Records
- ▲ Voluntary Property Damage
- ▲ Damage to Buildings and Property  
Caused by Motor Vehicles

## Premium Payment Plans Available

- ▲ Annually
- ▲ Quarterly
- ▲ Monthly



**For a coverage review and premium quotation, see your local professional Pekin Insurance Agent**