



AT FMI, UNDERSTANDING BUSINESS IS PART OF UNDERSTANDING LIFE.

**FRANKLIN MUTUAL INSURANCE.
INSURANCE FOR THE WAY YOU LIVE.**



THE FMI BUSINESSOWNERS PROGRAM GIVES YOU THE ESSENTIAL PROTECTION YOU NEED IN ONE COMPETITIVELY PRICED PROGRAM.

We make it easy to get everything you need quickly and cost-effectively. The package we offer includes Comprehensive Replacement Cost coverage for your building and its contents, Protection Against Loss of Income resulting from an insured loss, Business Liability, Money and Securities coverage, Extended Peak Season coverage, Valuable Papers coverage, Building Law and Ordinance coverage, Fire Legal Liability, Property of Others coverage, Contractual Liability, Systems Breakdown coverage, Increased Protection for Glass and more.

BECAUSE WE ARE A MUTUAL COMPANY, IT MEANS THAT WE ARE ACTUALLY YOUR BUSINESS PARTNER.

FMI is a company that was created to benefit you, our policyholders. Since we do not have any stockholders, the focus of our business is on protecting yours. We realize that for many people, owning and running their own business goes far beyond finances. Both the rewards and risks are personal. Oftentimes, the security of people you care for is closely aligned to your business.

With this understanding, we have developed our Businessowners Program to provide superior coverage and peace of mind.



TAKING CARE OF YOUR BUSINESS LIKE IT'S OUR BUSINESS IS JUST GOOD BUSINESS.



WE PROVIDE THE ABILITY TO CUSTOMIZE EACH POLICY TO MEET YOUR SPECIFIC NEEDS.

Every business is different. That's why we work closely with our policyholders to provide the right coverage to meet their specific needs. Some examples of additional coverage we offer are Computer and Software, Employee Dishonesty, Sewer/Drain Backup, Interior Glass Breakage and Extended Loss of Rents. For certain professions we also offer Professional Liability coverage.

WITH FMI, YOUR COVERAGE CAN GROW ALONG WITH YOUR BUSINESS.

The FMI Businessowners Program was designed to be flexible and provide the essential protection you need. But, as your business grows, your needs may change. We make it easy to alter or adjust coverage so you can realize maximum protection for your premium dollar.

ASK ABOUT OUR HOMEOWNERS INSURANCE AND SPECIAL POLICIES FOR HOME-BASED BUSINESSES.

We also offer an outstanding Homeowners Program and the FMI Home Business Program, specifically designed to provide the essential protection you need for your home business under the same policy that insures your home.

Talk to your independent agent for details.



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FMI® *Franklin Mutual Insurance*
Business Owners Program

**GET EXPERT ADVICE AND PERSONAL SERVICE FROM YOUR LOCAL
INDEPENDENT AGENT.**

At FMI, our goal is to provide not only the best coverage, but also the most outstanding customer service. That's why we work exclusively through a network of local independent agents with knowledge of the area where you live and work, and strong ties to the community.

If you own a business or home in New Jersey, go with someone dedicated to putting your needs first. Go with FMI.

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This brochure is intended to give general information only, and is subject to the terms, conditions and exclusions stated in the policies. Coverages may be subject to certain limitations or modifications. Please consult the actual policy forms for complete details on conditions and exclusions.

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