



HALLMARK

COMMERCIAL INSURANCE
SOLUTIONS



Commercial Advantage Policy (CAP) Highlights



Businessowners Policy Features

The following are highlights of the standard policy coverages including:

- Accounts Receivable
- Brands and Labels
- Building Glass
- Business Income from Dependent Properties
- Business Income and Extra Expense (Actual Loss Sustained)
- Claims Expenses
- Electronic Data
- Employee Dishonesty
- Equipment Breakdown
- Fine Arts
- Forgery or Alteration
- Host Liquor Liability
- Interruption of Computer Operations
- Laptop Computers – Worldwide Coverage
- Money and Securities
- Newly Acquired Building and Business Personal Property
- No Coinsurance
- Non-owned Auto Liability
- Ordinance or Law Coverage
- Outdoor Property and Signs
- Personal Property Off Premises – Including Transit
- Pollutant Clean Up and Removal
- Spoilage
- Valuable Papers and Records
- Water Back-up and Sump Overflow

Custom Options:

- Additional Insureds
- Blanket Additional Insureds
- Condominium Directors & Officers Liability
- Employee Benefits
- Fine Arts Floater
- Hired Auto Liability
- Innkeepers Personal Coverage including Personal Property, Liability and Loss of Use
- Innkeepers Liability
- Professional Liability
 - Beauticians and Barbers
 - Funeral Directors
 - Optical and Hearing Aid Establishments
- Liquor Liability
- Scheduled Property Floater
- Umbrella/Excess

Hallmark's Commitment to You:

Hallmark Commercial Insurance Solutions provides products and services through independent agents. They will work with you to obtain the right coverages for your business.

Our policies are written by American Hallmark Insurance Company of Texas, A.M. Best Rating A- (Excellent)



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