

Optional coverage is available for owners living on-site

This includes:

- Personal liability
- Household personal property
- Additional living expense



www.everettcash.com

Since 1913, Everett Cash Mutual has been committed to providing quality insurance products with competitive pricing.

Contact the ECM independent agency listed below for exclusive access:

Your Local ECM Representative:



ECM® Insurance Group
10591 Lincoln Highway
P.O. Box 347
Everett, PA 15537

www.everettcash.com

This brochure provides a summary of policy coverages and should not be construed as a policy contract. Your policy contract gives actual coverage information.

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**Bed &
Breakfast**



ECM® Insurance Group

“Custom coverage for a Bed & Breakfast”

ECM Bed & Breakfast Program



ECM is a leader and innovator in niche commercial insurance. As such, ECM has worked with the Bed & Breakfast industry to customize coverage for Bed Breakfast operations.

If you own or manage a Bed & Breakfast and want a premier insurance program at realistic rates, work with one of our licensed professional agents. Together, we will design a unique program of insurance to cover your specific needs.

Our Bed & Breakfast package includes:

- Customer’s property—the ECM Bed & Breakfast package automatically includes up to \$5,000 for customer’s property
- Building glass—automatically included up to the limit of the building
- Lock Replacement—automatically included up to \$1,000
- Signs—(exterior both attached and unattached) automatically included up to \$5,000
- Business income/extra expense—automatically included up to “actual loss sustained” limit



Optional coverage includes:

- Equipment breakdown
- Liquor liability

Other automatic coverage includes:

- Money and securities coverage (crime):
\$10,000 on-premises
\$2,000 off-premises
- Ordinance or law coverage
- Breakdown and contamination and power disruption (food spoilage) \$2,500 limit
- Fire extinguisher recharge \$1,500 per occurrence
- Water backup (sewers and drains) \$5,000
- Broadened computer coverage
- Fire legal liability limit is increased to \$100,000

