

“Letter of Security”  
SPECIAL BULLETIN

TO SECURITY AGENTS

JANUARY, 2002

The revised BusinessOwners Manual we sent you last month includes the addition of “Clubs” and “Storage Buildings” to our Service Classification List. The following is intended to provide further explanation of these two target markets.

**Civic Clubs** – Targeted to the community VFW, American Legion, Masonic Lodge, Elks, Moose, etc. Non-commercial cooking exposures, i.e. kitchens with household type appliances, are acceptable. Coverage for “Bingo” type nights can be provided. We can usually accommodate most special event insurance requirements. **Extender Endorsement SF-519** provides \$2,000 coverage (subject to form terms and conditions) for each of the following:

- Accounts Receivable
- Computer hardware, software, media
- Cooking protection equipment accidental leakage
- Employee dishonesty
- Forgery and counterfeit money
- Money and securities
- Refrigerated food product spoilage
- Valuable papers and records

[In most cases additional limits of protection may also be purchased].

**Self-Storage Facilities** – Targeted to the metal self-storage building operator. Special credits are available for these metal buildings and for those buildings *without* utility connections. Credits are also available for smoke, fire and burglar alarm systems as well as approved watchman services. A copy of the rental agreement is needed in addition to our normal BOP application.

A Security Mutual BOP policy is available now for either of these two classes. We trust you will find the utilization of our extension endorsements and/or target market tailored rate structure to be both coverage and price competitive. **We ask that you notify the sales and company placement staff in your agency about the addition of these two new classes to our BusinessOwners Policy Program.** If you have any questions, please contact our Underwriting Department at 1-800-822-1232.

Sincerely,

Tom Randall  
Director of Marketing