



Bed & Breakfast Program

Your Bed & Breakfast is one-of-a-kind.

So is our B&B insurance program.

Bed and Breakfast Max is what makes Mutual Benefit Group's B&B insurance coverage program so unique. It combines all of the coverages you normally receive under a businessowners policy with additional coverages that are custom-tailored for bed & breakfast establishments. The best part is that Mutual Benefit's Bed & Breakfast Max comes free of charge when you purchase your businessowners policy with Mutual Benefit Group!

Program highlights include:

- Property Protection – This is available on a Special Coverage Form and provides Building Coverage that protects the unique home where both your family and your guests have built many memories. It also offers Business Personal Property Coverage that insures your furniture, fixtures, the property of your guests, home décor items, office items, and more. Theft is covered.
- Liability Protection – You are covered for losses that result in bodily injury, property damage, and personal and advertising injury.
- Loss of Business Income and Related Expenses – This protects you should a covered property loss force you to put your bed & breakfast business on hold while expenses continue to accumulate. This coverage continues for up to 12 months following the actual loss.



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When your home is also your business, you have special insurance needs.

Mutual Benefit Group's Bed & Breakfast program provides you with the normal personal liability and property coverages you need as a homeowner; the protection you need as a business owner; and some very specific coverage designed to give you peace of mind as a bed and breakfast owner. In addition to program coverage for buildings, business personal property, liability, and loss of business income, you also receive the Bed & Breakfast Max, featuring these customized coverages, specially designed for B&B establishments:

- **Guests' Property** – The Bed & Breakfast Max extends coverage for the property of others to include property belonging to your guests. A good reputation is key to your business' success. While you take great care and pride in managing your bed & breakfast establishment, there's always the possibility that a guest's property could be stolen, damaged, or destroyed during a stay with you. If that happens, Mutual Benefit will pay up to \$2,000 per guest, up to \$10,000 for any one occurrence. Additional coverage limits are available. Talk to your independent insurance agent to be sure you are adequately protected.
- **Personal Liability and Medical Expense Coverage** – This covers bed & breakfast owners and their family members. While a typical businessowners policy places limitations on where you are covered, Mutual Benefit's Bed & Breakfast Max extends your coverage to include anywhere in the world!
- **Household Personal Property** – You've made your bed & breakfast special by choosing décor that reflects your own personal touch. If we cover your business personal property, the Bed & Breakfast Max endorsement extends coverage on these items to include world-wide protection.

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's Web site at www.mutualbenefitgroup.com.

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.