

COMMERCIAL



STANDARD MUTUAL
INSURANCE COMPANY

Standard Mutual Insurance Company has been offering quality insurance and personal service since 1921. Your professional, independent insurance agent can help you tailor a Standard Mutual policy to meet your individual needs, providing the protection and security you deserve at a very competitive price.

This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions of the policy itself.



STANDARD MUTUAL
INSURANCE COMPANY

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Standard Mutual business insurance programs are designed to provide you with quality protection for your various business insurance needs.

Property Insurance

Provides coverage for your business buildings and personal property from loss by fire, windstorm and other perils.

Liability Insurance

Covers your business against bodily injury, property damage and medical expense claims of others arising out of the operation of your business and the products and services you provide. Legal defense cost is an included coverage.

Inland Marine

This coverage can provide your business broader coverage for specified business property that may be used away from your business location.

Commercial Automobile

Provides liability protection for you and your drivers while driving insured vehicles used in your business. Physical loss coverage can be included for vehicles that are owned by your business.

Businessowners Policy (BOP)

The Businessowners Policy is a package policy designed to provide both property and liability coverage for apartments, offices and mercantile operations. Your building, business personal property and business income can be protected by this policy. Numerous optional coverages are also available to tailor your policy to your individual needs.



PRESCRIPTION
DRUGGIST

Workers compensation

(written as a companion to BOP)

Pays for accidental injuries or death suffered in the course of employment. Benefits from this form of insurance are determined by the state.

