



April 27, 2011

**BULLETIN NO. 5156**

**TO: Merchants Insurance Group Massachusetts, Michigan, New Hampshire, New York, Ohio, Pennsylvania, Rhode Island and Vermont Commercial Lines Agents**

**SUBJECT: MAP® Businessowners Enhanced Pet Plus Options**

***Exciting New Enhancement – More Pet Plus Options and Enhanced Coverage!***

We are excited to announce new Pet Plus coverage enhancements and limit options for Merchants Advantage Plus® (MAP®) Businessowners policies. They are available for new and renewal business effective May 1, 2011.

**Enhanced Pet Plus Coverage and Limit Options**

With our changes, you can customize your client’s level of protection to meet their individual needs with three different options:

	<b>Pet Plus 1</b>	<b>Pet Plus 2</b>	<b>Pet Plus 3</b>
<b>Per domestic animal</b>	\$5,000	\$15,000	\$20,000
<b>Per Occurrence</b>	\$50,000	\$75,000	\$100,000
<b>Advertising/Veterinary Expenses</b>	\$2,500	\$2,500	\$2,500
<b>Reward</b>	\$1,000	\$1,000	\$1,000

When building coverage is selected, our new Pet Plus coverage enhancement extends the building coverage to include kennels, cages and pens; fences and animal runs; x-ray equipment; surgical lamps and surgical examination tables.

In addition, we have increased our limit for Advertising & Veterinary expenses when animals in your care, custody or control are lost or stolen. Finally, we are now providing a separate reward limit and emergency removal limit for domestic animals in the insured’s care.

Current Merchants Businessowners policies with Pet Plus coverage will automatically be converted to the Pet Plus 1 coverage upon renewal. It will be important to review these policies in order to develop/adjust the building & business personal property limits due to the changes listed above.

If you would like to discuss these exciting enhancements in more detail, please contact your Regional Manager, Territory Manager, Regional Underwriting Manager or Commercial Lines Underwriter. As always, thank you for your business with Merchants Insurance Group!

**Attachments:** MU8283 0311 Pet Plus Coverage; M 729 Pet Groomers; M 737 Pet Stores; M 738 Veterinarian /Veterinary Hospitals; M 739 Pet Daycare



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**MERCHANTS MUTUAL INSURANCE COMPANY****THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****PET PLUS COVERAGE**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM  
RETAIL PLUS  
SERVICE PLUS**

The provisions of the Businessowners Coverage Form apply except as otherwise provided in this endorsement.

**A.** The following is added to **SECTION I - PROPERTY** of the **BUSINESSOWNERS COVERAGE FORM**:

**1. Covered Property**

Section **a. (3)(c)** is added to **A.1. Covered Property**:

**(3)(c)** If this policy covers buildings, we will consider the following items to be included in the Building Coverage as such buildings, whether they are permanently attached to the building or not:

1. Kennels, cages and pens;
2. Fences;
3. Animal runs;
4. X-ray equipment;
5. Surgical lamps; and
6. Surgical examination tables

Section **c. Animal Bailees** is added to **A.1.Covered Property**:

**c. Animal Bailees**

You may extend the insurance that applies to your Business Personal Property to apply to loss to domestic animals belonging to others, while on your premises and in your care, custody or control, including while in transit in your vehicles.

As used in this Coverage, loss includes accidental injury, death (including necessary destruction), theft or escape. However, loss does not include sickness, disease or death due to natural causes.

The most we will pay under this Coverage for loss is \$5,000 to any one domestic animal/\$50,000 aggregate in any one occurrence or the limits shown in the policy declarations. A per domestic animal deductible of \$25 will apply, subject to a maximum deductible of \$100 per occurrence.

**2. Additional Coverages**

The following is added to **A.5. Additional Coverages**:

**y. Domestic Animal Damage**

1. We will pay for loss of or damage to Covered Property caused by or resulting from domestic animals in your care, custody or control for business operations described in the policy declarations.
2. When this policy includes Building coverage, we will pay for the loss or damage to that part of the building you occupy when caused by domestic animals in your care, custody or control.
3. Loss or damage under this Additional Coverage must be sudden and not repetitive.

### 3. Miscellaneous Expenses

Paragraph **p. Miscellaneous Expenses** is added to **A.6. Coverage Extensions**:

#### (1) Uncollectible Charges

We will pay up to \$250 per occurrence for charges of a customary nature for professional services or board provided by the insured for domestic animals when such charges are unpaid and rendered uncollectible from the customers by reason of a Covered Cause of Loss.

#### (2) Advertising and Veterinary Expenses

We will pay expenses up to \$2,500 per occurrence for advertising in local newspapers and veterinary expenses to aid in the recovery of domestic animals that are lost or stolen while in the care, custody or control of the insured.

#### (3) Reward

We will pay up to \$1,000 per occurrence for the cost of rewards to aid in the recovery of domestic animals that are lost or stolen while in the care, custody or control of the insured.

#### (4) Emergency Removal

We will pay up to \$1,000 per occurrence for the emergency removal of domestic animals in the insured's care, custody or control in the event of a covered loss.

### B. Additional Conditions

The following is added to **SECTION I - PROPERTY**, paragraph **F. Property General Conditions**:

#### 5. Valuation

We will value domestic animals at market value at the time of loss or damage.

### C. Personal Property Off Premises

1. If coverage form **MU 82 45 - RETAIL PLUS** applies to this policy, paragraph **I.B.2.** of that form is replaced by the following:

#### Personal Property Off Premises

You may extend the insurance provided by this policy to apply to your Covered Property, other than "money" and "securities", "valuable papers and records" or "accounts receivable", while it is in the course of transit or at a premises you do not own, lease or operate. The most we will pay for loss under this Extension is \$25,000 for Personal Property Off Premises and \$25,000 for Personal Property In Transit.

2. If coverage form **MU 82 46 - SERVICE PLUS** applies to this policy, paragraph **I.B.2.** of that form is replaced by the following:

#### Personal Property Off Premises

You may extend the insurance provided by this policy to apply to your Covered Property, other than "money" and "securities", "valuable papers and records" or "accounts receivable", while it is in the course of transit or at a premises you do not own, lease or operate. The most we will pay for loss under this Extension is \$25,000 for Personal Property Off Premises and \$25,000 for Personal Property In Transit.



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**MAP® Business Owners** was developed by Merchants Insurance Group to meet your specific needs with unique coverage options and competitive pricing. The automatic coverages provide you with an extensive package of protection to protect your valuable assets!

**About Merchants Insurance Group**  
Since 1918, Merchants Insurance Group has been providing quality property and casualty insurance for businesses, homes and autos throughout the Northeast and North Central United States. With offices throughout these regions, they are able to work with agents and policyholders to address all their insurance needs. They are rated A- (excellent) by the A.M. Best Company, and their website can be accessed at [www.merchantsgroup.com](http://www.merchantsgroup.com).

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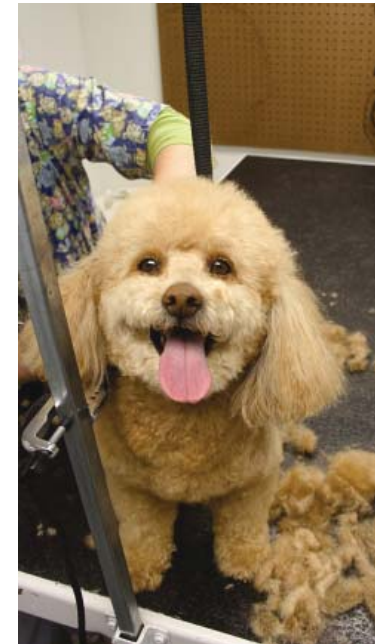
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M 729 03-11

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## Pet Groomers Coverage



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## Automatic Coverages

### Property Coverages

**Business Income & Extra Expense\*** - Protects you from loss of income from business interruption for up to one year and pays the full cost of needed extra expenses to keep you in business.

**Computer Coverage** - Included in the Business Personal Property Limit plus  
 \$25,000 Computer Equipment  
 \$10,000 Data Restoration\*

**Employee Dishonesty\*** - \$25,000; maximum of 50 employees.

**Equipment Breakdown** extends your Building and Business Personal Property coverage to protect your highly sensitive equipment from loss due to mechanical breakdown.

**Fine Arts\*** - Included in Business Personal Property Limit plus \$25,000

\*Option to increase. Please contact your independent insurance agent for more details.

**Identity Recovery** includes expense reimbursement and identity recovery services to assist in resolving and correcting your credit history and identity records. Both you as the owner and your full-time employees are covered.

\$15,000 Annual Aggregate  
 \$250 Deductible for Expense Reimbursement

**Money, Securities & Credit Card Slips\***

\$10,000 Inside Premises  
 \$10,000 Outside Premises

**Outdoor Signs\*** - \$5,000

**Spoilage\*** - \$25,000

**Valuable Papers and Records\***

\$25,000 On Premises  
 \$10,000 Off Premises

**Water Backup & Sump Overflow** - \$25,000

### Liability Coverages

**Employment Practices Liability** protects you against claims of work related discrimination.

\$100,000 aggregate  
 Not available in Vermont  
 Maximum of 50 employees

**Medical Expenses\*** - \$5,000 Per Person



**Pet Groomers' Professional Liability** provides coverage for injury or damage to domestic animals due to the rendering or failure to render professional grooming services.

## Optional Coverages

**Pet Plus:** Provides protection for loss to your clients' domestic animals while in your care, custody or control.

	Pet Plus 1	Pet Plus 2	Pet Plus 3
Per Domestic Animal	\$5,000	\$15,000	\$20,000
Per Occurrence	\$50,000	\$75,000	\$100,000
In Transit	\$25,000	\$25,000	\$25,000
Off Premises	\$25,000	\$25,000	\$25,000
Uncollectible Services or Board	\$250	\$250	\$250
Advertising & Veterinary Expenses	\$2,500	\$2,500	\$2,500
Reward	\$1,000	\$1,000	\$1,000
Deductible	\$25/domestic animal; \$100/occ	\$25/domestic animal; \$100/occ	\$25/domestic animal; \$100/occ

### Data Compromise Coverage

\$50,000 annual aggregate  
 \$1,000 Deductible (per event)

**Employee Benefits Liability Coverage** provides coverage for damages resulting from negligent acts, errors or omissions relating to administration of your employee benefit programs.

**Hired Auto & Non-Owned Auto Liability Coverage** provides liability coverage for autos used in your business that are leased, hired or borrowed. (Available when you do not have a separate Commercial Automobile policy.)



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**Pet Stores**



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Plus* **BUSINESS  
OWNERS**



## Automatic Coverages

### Property Coverages

**Business Income & Extra Expense\*** - Protects you from loss of income from business interruption for up to one year and pays the full cost of needed extra expenses to keep you in business.

**Computer Coverage** - Included in the Business Personal Property Limit plus  
 \$25,000 Computer Equipment  
 \$10,000 Data Restoration\*

**Employee Dishonesty\*** - \$25,000; maximum of 50 employees.

**Equipment Breakdown** extends your Building and Business Personal Property coverage to protect your highly sensitive equipment from loss due to mechanical breakdown.

**Fine Arts\*** - Included in Business Personal Property Limit plus \$25,000

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**Money, Securities & Credit Card Slips\***

\$10,000 Inside Premises  
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**Outdoor Signs\*** - \$5,000

**Spoilage\*** - \$25,000

**Valuable Papers and Records\***

\$25,000 On Premises  
 \$10,000 Off Premises

**Water Backup & Sump Overflow** - \$25,000

### Liability Coverages

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**Medical Expenses\*** - \$5,000 Per Person



## Optional Coverages

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<b>Off Premises</b>	\$25,000	\$25,000	\$25,000
<b>Uncollectible Services or Board</b>	\$250	\$250	\$250
<b>Advertising &amp; Veterinary Expenses</b>	\$2,500	\$2,500	\$2,500
<b>Reward</b>	\$1,000	\$1,000	\$1,000
<b>Deductible</b>	\$25/domestic animal; \$100/occ	\$25/domestic animal; \$100/occ	\$25/domestic animal; \$100/occ

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## Veterinarian & Veterinary Hospitals



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## Pet Daycare



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