



Insurance choices that fit

Time is money. As an entrepreneur, you need to make the most of both. We get it. That's why we've pulled together one of the best portfolios of coverage available to small companies. Our flexible, streamlined coverages are designed to protect you against the unique risks and exposures you face – so you can tend to running your business.

Specialized coverages for retail businesses

As a leading provider of property and liability insurance for small retail businesses, The St. Paul supports you with competitive products, knowledgeable advice and quick claim service. We know about the potential exposures inherent in your industry, and we're continually developing better products and services to address them.

St. Paul MainstreetSM Retail

Streamlined property and liability coverage

St. Paul MainstreetSM Retail combines the major forms of property and liability coverage into one convenient policy. Many automatic coverages, plus innovative options, cover the specific risks of retailers.

- Equipment breakdown, including perishable goods, pollutants, CFC refrigerants and service interruption.
- Repair or replacement of electronic data processing systems and media, with limited exclusions, worldwide coverage territory and computer virus coverage.
- Business income and extra expense, actual loss sustained for up to 12 consecutive months including expediting expenses. Coverage also includes 45 days extended period of indemnity as well as \$10,000 in dependent property (higher limits are available).
- Crime coverage, including:
 - Employee dishonesty/ERISA for \$25,000
 - Money and securities for \$10,000 in/\$5,000 out
 - Counterfeit currency or money orders for \$25,000
 - Depositor's forgery for \$25,000
- Catastrophe allowance for up to \$10,000.
- Seasonal increase in business personal property (for an additional 25 percent).
- Property off premises for up to \$25,000.
- General liability aggregate applies per location.

Flexible coverage options

Plan a program that fits your business

The St. Paul gives you flexibility to design an insurance program that's right for you by enabling you to add or delete many coverage options such as:

- Increased limits for many automatic additional coverages and extensions.
- Off premises services business income and extra expense
- Customers' property (bailees)
- Business income and extra expense Internet coverage
- Broadened "Advertising Injury" and "Personal Injury" coverage for Web sites
- Hired and non-owned auto liability
- Rental car physical damage
- Eliminate or limit business income and extra expense coverage for premium credit
- Remove or increase employee dishonesty/ERISA coverage
- Remove sewer backup coverage for premium credit

Additional products for other business risks

Know your whole business is protected

Take advantage of The St. Paul's other specialized insurance solutions for your small business. Ask your St. Paul agent for details on:

- Workers compensation – protection for your most important asset: Your employees.
- Commercial Automobile Insurance – to protect against liability and physical damage losses.
- Umbrella protection – with limits available up to \$10 million.

Leave the details to us

We're dedicated to meeting your changing insurance needs. We believe in paying attention to the details to make doing business with The St. Paul easier.

Claim services – simple

Reporting a claim is quick and easy with The St. Paul. We're equipped to take your claim by phone, fax or Internet, 24 hours a day, seven days a week:

- Call 800-STPAUL-1 (800-787-2851)
- Nationwide fax 888-329-8734
(Auto, Property, Liability)
- Log on to www.stpaul.com and select Report a Claim.

Service center – there when you need us

Our licensed customer service representatives will strive for one-call resolution of your insurance-related questions. This means you, as one of our small commercial policyholders, will spend less time worrying about insurance, and more time growing your business.

Risk control – it matters to us

We provide information to help you proactively protect yourself from potential exposure to loss. Access hundreds of products, resources, training tools and educational materials through our Web site at www.stpaul.com/riskcontrol.

Program opportunities – unique insurance offerings

We work with franchises and associations to design custom coverage programs to meet the unique needs of these groups.

Act now

For more information on The St. Paul's insurance products and services, contact your insurance agent or broker; call The St. Paul at 1.800.328.2189, or visit our Web site at www.stpaul.com.



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