

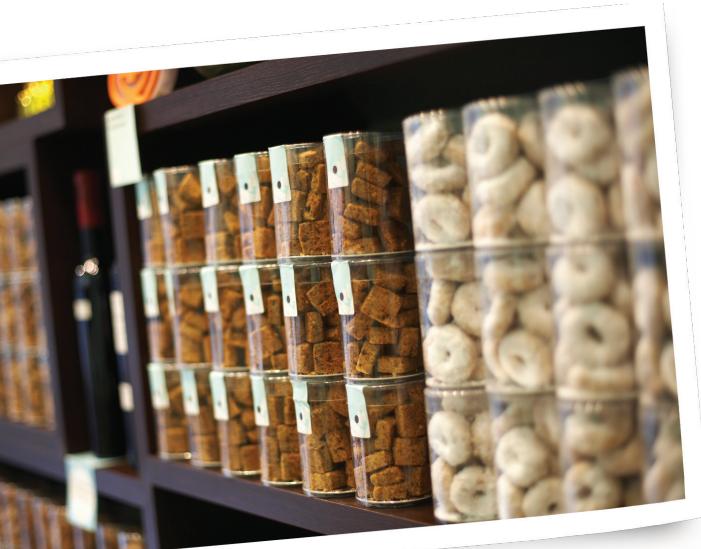


## COVERAGE THAT FITS YOUR BUSINESS

## AcadiaAdvantage™

✓ PROPERTY    ✓ LIABILITY    ✓ BUSINESS INCOME    ✓ AUTO    ✓ WORKERS' COMPENSATION    ✓ UMBRELLA

The retail world is a fiercely competitive environment. Unfortunately, a sudden loss can significantly jeopardize your business if you are forced to close or limit operations for a period of time. At Acadia Insurance, we understand how important it is to restore your business to full operations as quickly as possible and can offer you the coverage and service you need to help protect it.



### Protect Against the Unexpected\*

The employee of a specialty food store has been overpaying for supplies to a vendor in exchange for illegal compensation. The result is a \$20,000 drop in net income due to the increase in vendor costs.

\*Loss scenarios are not intended to imply that coverage will always exist under any specific policy. Your agent can help you build the right insurance portfolio for you.

Close Coverage delivered in:

CONNECTICUT | MAINE | MASSACHUSETTS | NEW HAMPSHIRE | NEW YORK | VERMONT

# AcadiaAdvantage™ Solution for Retailers

## ✓ General Liability can provide coverage and defense in the event of a lawsuit

In the litigious environment that we live in today, you could be faced with a lawsuit whether or not your business was at fault. In the event of a lawsuit seeking covered damages, our general liability coverage will help protect your business and will pay for legal counsel to defend you.

## ✓ Business Income to help you restore your business

Our AcadiaAdvantage™ policy includes business income coverage which can protect your income and cover various expenses incurred to restore your business to full operations. Our coverage is offered on an actual loss sustained basis for up to 12 months with no daily limitation.

## ✓ Flexible coverage that can be tailored to fit your business

AcadiaAdvantage™ offers tailored coverage options to fit the needs of your business, so you can get the right coverage at a competitive price. Your insurance agent can help you select the right amount and type of coverage to meet your needs. Below are highlights of a few important property coverages available through AcadiaAdvantage™ at no additional cost:

- Coverage to protect assets that were lost due to **employee theft** for up to \$25,000 in covered loss, with the option to purchase higher limits.
- Coverage for the **spoilage** of perishable inventory due to a covered loss. Up to \$10,000 is included with the option to purchase higher limits.
- Up to \$50,000 in coverage for your **computers, computer software, and telephone systems** for covered causes of loss such as fire, water damage, wind as well as for covered damage resulting from electrical power supply surges and blackouts, with the option to purchase higher limits.
- Coverage to replace lost revenue held in **accounts receivable** due to a covered loss for up to \$25,000, with the option to purchase higher limits.

## Our Closer Coverage Commitment to You

To Acadia, Closer Coverage is a way of doing business. It means delivering common sense solutions and services to our customers that add real value. Here are some additional benefits of choosing Acadia Insurance:

**Local Claims Service.** We understand that any interruption to your business due to a claim or loss can be devastating. It is our goal to reduce or minimize any covered business interruption as quickly as possible. As an Acadia customer, you will receive support from our dedicated claims professionals who will guide you through the claim process in the event of a covered loss.

**Loss Control Services.** As an Acadia customer, you have access to our Virtual Loss Control Team through our website or dedicated hotline, who can provide you with tools and resources to help you improve the safety of your business environment. Resources include training videos, checklists, and industry-tailored loss control programs.

**Flexible Billing Options.** We offer multiple billing options, including seasonal billing so you can choose the right billing plan for you. In addition, you can pay your bill online or enroll in our payroll based billing option to pay your workers' compensation premium.

**Financially Strong.** Our long term commitment to the Northeast is supported by the financial strength of our parent company, W. R. Berkley Corporation with a financial strength rating of A+ (Superior) by A.M. Best.

Talk to your local Acadia Insurance agent to learn how Acadia Insurance can help you protect your business. To find an agent, please visit [www.acadiainsurance.com](http://www.acadiainsurance.com).



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[www.AcadiaInsurance.com](http://www.AcadiaInsurance.com)



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