



# BUSINESS OPERATIONS POLICY

The Business Operations Policy is a packaged policy designed to protect ADRA Offices around the world against potential property and liability losses.

## PROPERTY

This policy is designed to provide “all risk” property insurance coverage for direct physical loss or damage to covered property as listed on your policy. The losses must be a result of disasters caused by perils, such as fire, hail, lightning, frozen pipes, vandalism, theft, etc. that may strike at any time.

## OTHER AVAILABLE COVERAGES

- |                        |                         |   |
|------------------------|-------------------------|---|
| 1. Money & Securities  | 3. Mechanical Breakdown | 5. Electronic Data Processing Equipment |
| 2. Employee Dishonesty | 4. Inland Marine        |   |

## LIABILITY & MEDICAL EXPENSES

This policy is designed to provide liability protection and legal expense for covered claims that include bodily injury, personal injury, property damage, advertising injury, products and completed operations, and other actions brought against your organization by a third-party claimant. It includes coverage for activities sponsored by you even away from owned premises or offices.

## LIABILITY LIMITS

Each Occurrence Limit .....	\$1,000,000
Personal & Advertising Injury Aggregate Limit .....	\$1,000,000
Fire Damage Limit .....	\$1,000,000 any one fire
Medical Expense Limit .....	\$1,000 any one person \$10,000 any one occurrence

### Enrollment

To apply for this policy, complete the attached application and email it to [ARM2372@adventistrisk.org](mailto:ARM2372@adventistrisk.org).

### Claims

To file a claim, fill out the claim form related to your type of loss and email it to [claims@adventistrisk.org](mailto:claims@adventistrisk.org).

For exclusions and details, refer to your Policy or email your questions to [ARM2372@adventistrisk.org](mailto:ARM2372@adventistrisk.org).

This is a brief overview of the policy and is not intended to replace policy terms and conditions.

