

**Commercial Insurance from a  
Locally-Based Company**

We've been serving Colorado customers since 1950 when a group of farmers started the company to provide affordable, reliable insurance to Colorado farmers and ranchers. Word swiftly spread about the value and exceptional service Farm Bureau® Insurance offered and the company quickly grew.

Today, Farm Bureau® Insurance provides commercial business and personal lines insurance across Colorado, while remaining true to our roots.

You need insurance for your business that you can count on. We couldn't agree more. Farm Bureau® Insurance has a long history of providing outstanding customer service and quality insurance products at competitive rates.

**Protecting the Colorado Way of Life.™**

# Your Coverage. Farm Bureau Service.

## **Business Insurance from Farm Bureau® Insurance**

At Farm Bureau® Insurance, our work is built on a promise to you. This exceptional policy helps protect everything that a Commercial Business needs.

# Business Insurance



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

BU-BR [05/2025]  
Colorado Farm Bureau® Insurance Company, Centennial, CO  
Southern Farm Bureau® Casualty Insurance Company  
Southern Farm Bureau® Life Insurance Company, Jackson, MS



**Auto • Home • Life  
Farm • Ranch**

Every business is unique. Its insurance needs vary depending on many factors, including the size and type of the business. **Our Commercial Package insurance program offers a variety of options for protecting your business from the results of covered loss events.**

### **Commercial Property Coverages:**

Provide coverages to protect real property (buildings or structures), business personal property (including furniture, fixtures, machinery, equipment, and stock), and personal property of others that is in your care, custody, and control. Additional coverages can be added to fit individual needs.

### **Building and Business Personal Property Coverage**

Property coverages are specifically designed to address risks to:

- Real Property (buildings and structures)
- Business Personal Property
- Personal Property of Others
- Equipment Breakdown
- Debris Removal
- Preservation of Property
- Fire Department Service Charge
- Pollutant Clean-up and Removal
- Increased Cost of Construction
- Electronic Data
- Newly Acquired or Constructed Property
- Personal Effects and Property of Others
- Valuable Papers and Records (Other than Electronic Data)
- Property Off Premises
- Outdoor Property
- Non-owned Detached Trailers
- Business Personal Property Temporarily in Portable Storage Units

### **Optional Additional Property Coverages:**

- Business Income
- Ordinance or Law
- Outdoor Trees, Shrubs, and Plants
- Outdoor Signs
- Peak Season Limit of Insurance
- Agreed Value
- Replacement Cost Coverage
- Extension of Replacement Cost to Personal Property of Others

### **Commercial General Liability Coverage**

Provides coverages for loss events for which the business is found to be legally liable, including legal defense.

- Bodily Injury and Property Damage Liability
- Personal and Advertising Injury Liability
- Medical Payments
- Products and Completed Operations
- Damage to Premises Rented to You

### **Commercial Inland Marine Coverage**

Provides coverages that are specifically designed for property that is owned by the business but not always located at a specific location.

- Contractors Equipment
- Scheduled Property or Equipment
- Transportation Coverage
- (Contact your Agent for coverage options)

### **Commercial Automobile Coverage**

Provides coverages that are specifically designed for vehicles owned or leased by the business. Coverages offered include:

- Automobile Liability, including legal defense (subject to limitations)
- Medical Payments
- Uninsured/Underinsured Motorists
- Uninsured/Underinsured Motorists

- Bodily Injury
- Uninsured/Underinsured Motorists Property Damage
- Physical Damage
  - Collision
  - Comprehensive/Glass

### **Optional Additional Auto Coverages:**

- **Hired and Non-Owned Auto Coverage**
  - Coverage for vehicles leased, hired, rented, borrowed, or not owned by the business, subject to the policy provisions. Coverage includes autos owned by employees, but only while used in the business.
- **Garagekeepers Coverage**
  - Coverage for damage to vehicles left in the insured's care, custody or control for service, repair, storage, or safekeeping.
- **Drive Other Car Coverage**
  - Extends coverage to include, subject to policy provisions, vehicles that the business does not own, hire or borrow, but are driven by scheduled drivers.

### **Umbrella**

- Commercial
- Farm and Ranch

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Be sure to discuss your policy limits and coverages with your local Farm Bureau® Insurance agent, who can assist you in getting the coverages that you and your business need for your commercial business risk exposures.

**The**  **Promise**

Local People. Great Rates. Friendly Service.