

In Business since 1898



We proudly support the freedom that our flag represents

We are a proud supporter of the Independent Agency system which allows our agents the flexibility in devising a better insurance program to fit your needs. For complete information on how our BOP program can provide you superior insurance to value coverage please contact one of our local agent today.

Panhandle Farmers

**Rd. 1, Box 166A
Moundsville, WV 26041
Phone: (304) 845.2649
Fax: (304) 845.2967
www.panhandleins.com**

Panhandle Farmers Mutual Insurance

Business Owner Program

We offer coverage at Market Value or Purchase price amount as opposed to mandating Replacement Cost Coverage.



**Service you can count on
when you need it most.**

Phone: (304) 845.2649

Business Owners Program



Eligible Risk Include:

Churches

Mercantile

Offices

Barber/Beauty Shops

Hardware Stores

Florists

Funeral Homes

Service Providers

Apartments

Coverage Provided:

Accounts Receivable	\$3,000
Glass	\$1,000
Debris Removal	\$5,000
Outdoor Signs	\$1,000
Pollution Clean Up	\$10,000
Valuable Papers	\$3,000
Water Damage	\$5,000
Fire Legal Liability	\$50,000
Personal Injury	\$300,000
Product/Completed Operations	



Coverage Available to Add:

Replacement Cost/Personal Property

Peak Season Increases 10%

Building Code/Law Coverage

Mechanical Breakdown

Employee Dishonesty

Loss of Income

Money & Securities

Water Backup

Professional Liability

Sexual Misconduct

This brochure is only a partial representation of coverage. It is not a statement of contract nor is it intended for that use. The policy contract should be reviewed for coverage and limitations that become part of the policy.