



Something Your Business Insurance Might Be Missing

If your business suffered a property loss, are you confident that your building would be restored to its pre-loss condition—including any changes in building codes? It is a sobering fact that over 30% of businesses that suffer a total loss never resume operations. If these businesses had purchased the right insurance, they might have been able to continue operation.

One of the often-misunderstood kinds of insurance is called “building ordinance and law coverage.” This kind of insurance provides an additional amount of coverage for the enforcement of building codes that have been updated since your building was first constructed. Structures that have been damaged may need upgraded electrical, heating, ventilating, and air-conditioning (HVAC), roofing materials, fences, and plumbing based on city codes.

Here are some examples of how ordinance and law coverage has helped a business:

- This coverage provided \$20,000 to upgrade windows to meet new environmental standards.
- New codes required the business to install a sprinkler system at the cost of \$125,000.
- This coverage provided \$11,000 for the installation of handicapped entrances and bathrooms.

Building ordinance and law coverage can have a specific limit based on your needs. We recommend you contact us to complete a review of your coverage and make recommendations to meet your needs.

The Berry Curtis Insurance Agency opened in 1986 and has been family owned and operated ever since. We’ve become a staple in the community, holding membership in the Corning Chamber of Commerce and other organizations. Our owner, Berry, is a member of the Patriot Guard, a motorcycle brigade for military funerals. His dedication to protection is apparent in many aspects of his life.



We are pleased to
celebrate our 30th
anniversary