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## Promote your company with the game of golf.

Sponsor a hole-in-one prize and maximize your marketing dollar.

**Affordable. Effective. Smart.**



"No matter how good you get you can always get better, and that's the exciting part"

-Tiger Woods

## Businesses have different needs.

### What is your industry?

We can tailor coverage to your needs.



Restaurant



Professional



Retail



School



Repair Shop



Hotel



Gym



Salon



Coffee Shop



Car Dealership

Does your business fall under any of these industries? If not, we would be happy to provide free consultation.



*pacifica*  
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[PACIFICAINS.COM/COMMERCIAL](http://PACIFICAINS.COM/COMMERCIAL)

# Business Insurance

**Business done right with comprehensive and adequate insurance coverage.**



# Business Insurance

Comprehensive business coverage 24-7.

Insuring and assuring  
the CNMI since 1973



## Commercial Property

Coverage for commercial structure and contents  
For property owners and tenants

- Fire
- Earthquake
- Typhoon/windstorm
- Burglary
- Vandalism
- Strike, riot, civil commotion
- Tidal wave/highwater
- Extended coverage  
Smoke damage, falling objects, explosion, damages caused by aircraft or vehicles

## General Liability

Coverage for injuries and/or damages to third parties

- Bodily Injury
- Property Damage
- Legal

## Commercial Auto

- Third party bodily injury and property damage coverage
- Comprehensive coverage for insured vehicle
- Collision coverage for insured vehicle
- Medical coverage for insured driver & passengers
- Uninsured motorist bodily injury coverage for insured
- Typhoon coverage for insured vehicle

## Workers Compensation

Coverage for work related injuries, illnesses or death  
Mandatory coverage through PL 6-33

- Medical expenses and rehabilitation
- Loss wages/disability payments

## Group Health Insurance

Give your employees access to premium healthcare.

- Preventive Care
- Eye exams, vision supplies
- Prescription drugs
- Hearing exams
- Mental health services
- Physician office visits
- Emergency & urgent care
- Cancer screening

Health is wealth.

## Group Life Insurance

Term life insurance is available for group life plans.

- Guaranteed protection
- Guaranteed cash value
- Access to policy loan
- Guaranteed Convertibility\*
- Custom Plan Options

## Specialty & Bonds

- Financial  
Cyber, Professional Liability
- Other Casualty  
Contractors, Energy, Environmental
- Other Property  
Builder's Risk, Fine Arts, Flood

## Discount Opportunities



### Multi Year

Receive a discount for a multi-year coverage commitment.

### Good Risk

Get a premium discount for your property policy by maintaining a clean claims history and responsible property management.

### Claim-Free History

Get a premium discount for your commercial auto policy by maintaining a clean claims history for a specific period of time.

\*Conditions apply.

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Invoices, statements, notices via email.