



Protecting businesses and assets in a variety of industries

Whether you operate a small “Main Street” business or a large commercial enterprise, we offer coverage that’s right for you.

Commercial Package Policy

Our Commercial Package Policy covers Business Liability, Property Coverage, Business Income and Extra Expense, Equipment Breakdown, Commercial Auto, Crime and Burglary, Inland Marine, Umbrella/Excess, and Employment Related Practices Liability (EPL).

We even go a step further, offering more coverage options for wineries, hotels, restaurants, breweries and brewpubs, retail, golf courses, and distribution and supply companies.

Business Owners Policy

Our Business Owners Policy is a combination of property and liability insurance that provides personalized coverage. This includes Building Coverage, Business Liability, Business Personal Property, Business Income, and Extra Expense. If you are a barber, beautician, optical or hearing aid establishment, veterinarian, or funeral director, we also offer you professional liability.

There are additional coverage options for Liquor Liability, Food Contamination, the Washington Stopgap, Equipment Breakdown, Spoilage, Printer Errors, Omissions Liability, and Increased Limits. To get our Business Owners Policy, talk with an independent agent who lives in your community — they always want to see your business thrive.

Auto Insurance for Your Business

Along with our business package policies, we offer extensive auto insurance, designed with your unique needs in mind. We cover the basics with Collision and Comprehensive Coverage, Liability Coverage, and Personal Injury Protection. Then, we cover more, like Automatic Additional Driver Coverage, Rental Car Coverage for Employees (while traveling on business), Travel Trailers, Campers and Motor Homes, Accidental Airbag Deployment, Glass Repair, Towing, Rental Reimbursement, Vacation Expense Allowance, and Hired and Non-Owned Autos. Whether your business is on the road or in town, we try our best to anticipate your needs.

Our Independent Agent Network

We provide insurance through a network of local independent agents who are familiar with your community and customers and can help you determine what kind of insurance is right for your particular business. In addition, our agents can identify coverage options and discounts other agents might not be able to find. To learn more about our commitment to independent agents, visit [ThoughtfulCoverage.com](https://www.thoughtfulcoverage.com).

Prompt Claims Service

Offering carefully prepared, well thought-out coverage is only the beginning. When something happens to you or your property, that’s when you need us to be prompt and responsive. It’s why our customers rate us highly in customer service surveys. And when a policyholder experiences a claim, our ratings tend to go up. That doesn’t surprise us. We like to go above and beyond because it’s the right thing — the thoughtful thing — to do.

To report a claim, either complete the form on our website or call our Claims Response Center at 1-877-425-2580 (available 24/7).

Thoughtful Coverage Through the Years

MUTUAL OF ENUMCLAW WAS FOUNDED IN 1898 BY A GROUP OF LOCAL FARMERS WHO WANTED TO LOOK OUT FOR EACH OTHER.

Our first agent, SL Sorenson, rode his horse from farmhouse to farmhouse, traveling great distances to encourage local farmers to become members.

Times have changed, but the reason we’re in business hasn’t. Our people, and the independent agents who represent us, have deep connections to the communities we serve. This commitment to protect our friends and neighbors is why we offer thoughtful coverage that truly covers.

Quick Facts

We offer insurance for people, families, farms, and businesses in Washington, Oregon, Idaho, Utah, and Arizona. Our coverage is offered exclusively through a network of independent insurance agents who are familiar with your community.

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