



Package

COMMERCIAL PACKAGE

▶ 1-4 Family Dwellings:

We write a single location or a schedule of 1 to 4 family dwellings. We will insure an owner occupied building as long as one or more units are tenant occupied. Property limits are available up to \$750,000 in protection class 1-8.

▶ Apartments:*

Our product specializes in 5-20 units with or without mercantile. Less than \$3,000,000 total property insured value.

▶ Bars, Taverns & Restaurants:*

Our Bar, Tavern and Restaurant product offers six lines of coverage: General Liability, Property, Liquor Liability, Crime, Glass, Assault & Battery available in most states. Bar/Tavern property limits are available up to \$750,000. Restaurant property limits are available up to \$600,000. Value Plus endorsement available.

▶ Child Care Package:*

Our Child Care product remains one of the broadest products around. The product features Child Molestation coverage, no liability deductible, Medical Payments, Professional Liability and many optional coverages. Residential as well as commercial child care centers are eligible.

▶ Specialty Training Schools:*

This product is designed for 20 different types of specialty schools or instructional classes.

▶ Fitness Centers:*

Our product is available for exercise facilities and fitness centers. Coverages include General Liability, Professional Liability, Physical and Sexual Abuse as well as an optional sub-limit for tanning beds. Value Plus endorsement available.

▶ Off-Premises Caterer:

This product is for caterers that handle events up to a maximum of 500 people. New ventures are eligible. Liability credits are available for accounts that just serve food and/or does not arrange any entertainment. Inland Marine coverage is available.

▶ Premises Preferred Package:*

For those risks that only want or need liability coverage for their premises. Typically used to meet landlord requirements. Value Plus endorsement available.

▶ Vacant Building Package:*

We offer a binding authority product covering commercial and residential properties. The product is available with a 3, 6, 9 or 12-month policy term. Risks vacant for more than one year are eligible. Property limits available up to \$3,000,000. In addition to 100% vacant buildings we insure buildings with more than 30% vacancy as a Partially Vacant Building and with renovations more than 20% as a Building Renovation Package.

* Our application or supplement is required on these products and can be obtained from our website.

BUSINESSOWNERS PACKAGE ▲

▶ Beauty & Nail Salons, Barber Shops:

Package includes Property, Liability, Crime, Glass, Signs, Professional, & Non Owned/Hired Auto.

▶ Clothing Store:

Clothing Stores in all areas are eligible. Full theft coverage is available.

▶ Convenience, Deli and Grocery Stores:

Risks with alcohol sales less than 75% or gasoline sales less than 75% are eligible. Risks with commercial cooking or new ventures are eligible.

▶ Electronic & Video Stores:

Our product is designed for appliance, camera, computer, radio, stereo, television, and video game stores with less than \$3,000,000 in annual sales.

▶ Fast Food Restaurants:

Designed for the small restaurant with total property values less than \$600,000 that does not have table service, i.e. waitstaff.

▶ Laundromats:

Liability coverage is rated per washing machine. We will write coverage on attended and unattended facilities as well as facilities open 24 hours. Facilities offering dry cleaning, tailoring, etc. are eligible.

▶ Lessors Risk Only:

For building owners renting the premises to one of over 100 Businessowners eligible Mercantile operations (including buildings with apartments or offices).

▶ Mainstreet Mercantile:

Our Mainstreet Mercantile product is available for over 100 types of mercantile businesses. Optional coverages include Money & Securities, Non Owned/Hired Auto, Signs and Glass.

▶ Offices:

We will insure a wide variety of offices with our comprehensive businessowners coverage form. In addition to property and general liability coverage we offer crime, glass, equipment breakdown coverage.

▶ Retail Liquor Stores:

We can offer a package policy on a businessowners coverage form that includes liquor liability.

▲ **Loss of Income - 12 months Actual Loss sustained basis (with maximum limit). Value Plus endorsement available.**

Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions
Most Products offered on an admitted basis

A++
Rated Products