



# COMMERCIAL LINES PRODUCT HIGHLIGHTS

We offer the following products as a monoline liability, a monoline property or a commercial package policy. All general liability coverage is offered with no liability deductible. Unless noted below, total insured values up to \$3,000,000 are permitted except in coastal areas where we offer \$1,000,000. Check with your underwriter to determine product availability in your state.

## Contractors

▶ **Artisan/Trade Contractors:**

This product is specifically designed to accommodate over 30 artisan and trade contractor classes that undertake one or multiple phases of the work with up to \$500,000 in payroll and \$1,000,000 in receipts. We have the ability to consider new ventures as well as those operations with a lapse in coverage that are performing new construction or remodeling operations in commercial and residential structures. We offer non-reporting blanket additional insured coverage and waiver of subrogation, as well as a primary/non-contributory wording. This product also has the ability to be packaged with the Contractors' Equipment product including miscellaneous tools and equipment.

▶ **Ground Up Construction/Builder's Risk:**

This product is designed to cover owners or contractors constructing new residential or commercial buildings with up to \$3,000,000 in property limits. All risks coverage includes theft, property in transit and soft costs. We will extend the policy until project completion.

▶ **Contractors' Equipment:**

We cover scheduled equipment written on an inland marine coverage form, including theft and wind. Maximum schedule of equipment is \$1,000,000 subject to a maximum limit of insurance of \$150,000 per individual piece of equipment. Replacement cost valuation is available for equipment five model years old or less. Miscellaneous tools and equipment coverage is available up to \$15,000 in limits.

▶ **Lawn Care:**

This product specializes in grass and weed cutting, trimming, seeding and clean up with up to 10 employees and \$500,000 in annual sales. Coverages available include general liability, excess general liability or umbrella, contractors equipment and miscellaneous tools.

▶ **Janitorial Services:**

This product provides comprehensive general liability and property coverage for many unique exposures faced by today's residential, office and mercantile janitorial businesses. We accommodate risks with up to 10 workers and consider subcontracted costs up to 25 percent of annual sales. Our flexible coverage options include: contractor's equipment, rental reimbursement, lost keys, property damage extension, employee theft and blanket additional insured. We permit up to 50 percent of operations dedicated to floor waxing and up to a combined 50 percent of sales for ancillary operations involving landscaping, lawn maintenance, carpet cleaning, window cleaning and interior painting.

▶ **Construction & Premises Protective\*:**

Our product is designed to provide more comprehensive coverage than your typical owners and contractors protective policy. We offer premises liability coverage and coverage for the vicarious acts of the contractor to an owner or tenant hiring a general contractor to perform major renovation or new construction work associated with either residential or commercial construction. Contract costs up to \$3,000,000 are eligible. Flexible policy terms of 3, 6, 9 and 12 months are also available.

▶ **Owner Acting as General Contractor\*:**

Our Owner Acting as General Contractor product is designed to cover the interests of an owner who chooses to act as the general contractor in the construction or renovation of a residential or commercial building. Contract costs up to \$1,000,000 are eligible. This product is perfect for individuals who seek to manage and control their own project by performing the work themselves.

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## Vacant Building and Land

▶ **Partially Vacant Building:**

This product is designed for commercial structures that may be owner occupied or tenant occupied with some portion of the building being vacant. We have the ability to consider these buildings while they are undergoing renovations. We also make this business easy to write with the ability to continue coverage as the building becomes occupied, eliminating the need to rewrite the risk.

▶ **Vacant Land\*:**

This product targets applicants owning up to 1,000 acres at any one location that is completely vacant, not leased to others and has no construction activity scheduled to occur during our policy term. Land with lakes or ponds up to 25 acres in size is eligible.

▶ **Vacant Building:**

Our product covers vacant commercial and residential buildings, condominium units and rental space. Coverage for contents and risks undergoing renovation is also available. There is no restriction on the length of vacancy and we offer flexible policy terms of 3, 6, 9 or 12 months. Special form and replacement cost is available for certain risks. Our maximum property limit for the product is \$3,000,000.

▶ **Indicates product is available for Instant Phone and Web Quoting**

*\*Liability coverage only. Availability may vary in some states.*

**A++ RATING  
BY A.M. BEST**

## Hospitality, Retail and Service Businesses

- ▶ **Bars/Restaurants:**  
We offer monoline or package coverage (including liquor liability) for restaurants, bars, adult entertainment clubs and nightclubs. Operations with major entertainment as well as new ventures are eligible. Property limits are available up to \$3,000,000 for protection class 1-8 and \$250,000 for protection class 9-10. While we have the ability to consider a bar where 100 percent of their receipts are from the sale of liquor, we give you the ability to get an Instant Phone and/or Web Quote for a risk where up to 25 percent of the receipts are from the sale of liquor.
- ▶ **Child Care:**  
We provide comprehensive coverage for residential and commercial child care centers including nursery schools, head start programs, Montessori schools and before and after school care. Our superior coverage automatically includes professional liability, as well as medical payments that includes children enrolled in the center, for no additional charge. We offer abuse and molestation liability, hired and non-owned auto liability and employee benefits liability coverages.
- ▶ **Concessionaires, Vendors and Mobile Food/Merchandise Trucks:**  
This product is specifically designed to accommodate the coverage needs of a wide variety of concessionaires and vendors. These classes include but are not limited to indoor vendors, outdoor vendors, seasonal lots, hot dog vendors, newsstands, mall kiosks, mobile food and merchandise trucks and Christmas tree lots. Products and completed operations coverage is provided on most classes. We also have the ability to package with inland marine coverage and other property coverage for office or warehouse locations. Blanket additional insured offered with every risk.
- ▶ **Fitness Centers:**  
Our product targets all aspects within the fitness industry such as personal trainers, yoga/Pilates studios, boot camps, high intensity training facilities, independent and corporately owned fitness centers. This product allows for fitness amenities such as massage services, tanning, child sitting, and food sales. Coverage automatically includes professional liability, abuse molestation. Optional coverages include medical payments for participants and hired and non-owned automobiles.
- ▶ **Games and Entertainment:**  
Our product is specifically designed for multi-activity amusement centers, theaters and entertainers. Eligible exposures include DJs, theater groups, escape rooms, arcades, play centers, sport courts and more. We have the ability to package with liquor liability, property and inland marine coverage. Assault or battery and abuse and molestation coverages are available on most classes.
- ▶ **Inland Marine Select:**  
This miscellaneous articles coverage is written on a scheduled or blanket basis. Coverage is available for 34 classes of equipment including vending machines, DJ equipment, concessionaire equipment, catering equipment, medical equipment, golf carts, amusement rides and ATM machines. Policies are written with an actual cash valuation and 100 percent coinsurance. Theft coverage is provided. Maximum schedule of equipment is \$500,000.
- ▶ **Main Street Mercantile:**  
This product is specifically designed to accommodate the coverage needs of over 70 classes of mercantile exposures. Coverage can be written on a monoline or package basis. New venture risks are eligible. Please refer to our website for a complete listing of eligible classes.
- ▶ **Caterers and Halls:**  
This product is designed for a variety of catering services, including off premises catering, bartending services, personal chefs and banquet halls. General liability, property, equipment breakdown, inland marine and blanket additional insured can be included in one quote.
- ▶ **Pet Care:**  
This product is specifically designed for pet day care and/or kennel operations with incidental pet product retail sales, pet training or grooming. Coverages include veterinary medical expenses, a pet floater for domesticated household animals (owned by others or in the applicant's care, custody and control) and professional liability for grooming operations.
- ▶ **Specialty Educators, Trainers and Instructors:**  
This product is designed to cover up to 30 different types of instructional schools including, but not limited to art schools, athletic instruction, dance schools, music training and tutoring services. Professional liability is included at no additional premium on most classes. Hired and non-owned automobiles, abuse and molestation and medical payment coverages are available on many classes of business.
- ▶ **Truckers General Liability:**  
This product is designed to accommodate the needs of a wide variety of trucking risks including, but not limited to, express companies, gravel haulers, log haulers and coal haulers. New ventures are eligible and we offer blanket additional insured and waiver of subrogation endorsements. This product is priced on a per unit basis up to 20 units.

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## Commercial Umbrella/Excess General Liability

- ▶ **Commercial Umbrella/Excess General Liability:**  
This product offers broad underwriting authority with available limits up to \$5,000,000 on 785 classes of business. Our umbrella requires no self-insured retention. We offer coverage on a supported or standalone basis over underlying carriers rated B++ or better. We have a minimum attachment point of \$1,000,000 for commercial umbrella and \$500,000 for excess commercial general liability.

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## Preferred Package

- ▶ **Preferred Package:**  
Our product is designed to fill the needs of the small business owner with up to \$3,000,000 in sales. Property coverage is offered with no coinsurance clause and with loss of income on an actual loss sustained basis (up to the stated limit). Peak season, glass and sign coverages are just a few of the many coverages we are able to provide. Professional coverage is automatically included on selected classes. For a complete listing of eligible classes of mercantile and office businesses, please refer to our website. Below are products designed specifically for the Preferred Package:
  - Beauty Salons and Barber Shops
  - Fast Food Restaurants
  - Laundromat
  - Lessor's Risk Only
  - The Office
  - Mainstreet Mercantile

- ▶ **Distributors:**  
This product targets over 30 classes in the food and beverage, mercantile/retail operations and light building materials supplies industries with up to \$5,000,000 in sales. Coverage is available for personal property off premises and in transit and electronic data and interruption of computer operations.
- ▶ **Home Based Business:**  
This package is designed for more than 150 eligible classes of home based businesses with up to \$500,000 in gross annual sales and one employee. Business personal property limits up to \$100,000 and liability limits up to \$1,000,000 are available. Business income with extra expense coverage up to the actual loss exposure is also available. Equipment breakdown coverage up to \$100,000 is included for all classes and professional errors and omissions sublimit of \$25,000 is available select classes.

## Building and Premises

- ▶ **Land Leased to Others:**  
This product is specifically designed for land that is not vacant, but leased to others. Land leased for crop farming, animal grazing, equipment storage, parking lots, athletic fields and land with buildings on the premises are several of the eligible risks. Land with up to 1,000 acres and with ponds up to 25 acres in size is also eligible. Credits are available if the tenant is required to maintain the premises and also if the tenant names the land owner as an additional insured on their general liability policy.
- ▶ **Lessor's Risk Only:**  
This product provides coverage for the owner of buildings that are being leased to others primarily for purposes other than residential use. Mixed occupancy buildings are acceptable. We have no eligibility restrictions on occupancy for general liability (except for health care facilities with an overnight exposure e.g., nursing homes/assisted living facilities and children's indoor play centers).
- ▶ **Premises Preferred:**  
This product is designed for risks that need premises-only liability coverage at a very affordable price. There is no requirement to maintain products or professional liability coverage. Coverage is available on almost 300 classifications, including tattoo parlors, consultants, importers, freight forwarders, auto repair shops, pawn shops, clothing manufacturers, machine shops, food products manufacturers and many more. The property owner is included as an additional insured for no additional charge.
- ▶ **The Office:**  
This product provides a comprehensive package including general liability, property, hired and non-owned auto liability, professional liability, inland marine, equipment breakdown and crime for more than 50 specific office classes including accountants, advertising agencies, financial planners, graphic designers, insurance agents, medical offices, taxi cab and limo offices, tax preparers and travel agencies. With no premises limitation, this is a great solution for real estate agents and lawyers. Property values offered up to \$5,000,000 in most states. Errors and omissions liability \$25,000 sublimit included for 21 select classes at no additional charge.

## Habitational

- ▶ **1-4 Family Dwellings:**  
We write single locations or schedules. We offer general liability and property coverage for schedules with up to 50 locations. For general liability coverage only, we can consider schedules with up to 100 locations. Property limits are available up to \$3,000,000 per location in protection classes 1-8. Owner-occupied dwellings are acceptable as long as one or more units are tenant occupied. Coverage is also available for dwellings used for corporate employees/customers or any member of a corporation when the applicant is an LLC or corporation.
- ▶ **Apartments:**  
We target single or multiple location apartment buildings with up to 100 units per location and 500 units per policy. Our broad eligibility includes swimming pools, fitness centers, clubhouses, lakes/ponds, playgrounds and sport courts, as well as mixed use buildings with a commercial and residential exposure.
- ▶ **Residential Condominium Investors:**  
This product is designed for the investor who owns units within residential condominium associations for rental purposes. These units can be rented to others on an annual or seasonal basis or occupied by the insured, as long as it is not their primary residence. Our basic option offers general liability and essential property coverages such as loss assessment and improvements and betterments. Our deluxe version offers a broader range of property coverages to best suit the insured's needs.

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**A++ RATING  
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## Special Events

- ▶ **The Main Event:**  
Our product is designed to provide general liability and/or liquor liability coverage at short-term events. Events with up to 10,000 attendees per day are eligible. We provide automatic coverage for volunteers and temporary or leased workers. Blanket additional is included at no additional charge. Annual policies are available.
- ▶ **The Host:**  
Our product is designed for events featuring host liquor liability exposures when purchased with general liability. One-day events with 500 attendees or less are eligible. Separate limits are provided for host liquor liability and general liability. The property owner can be included as an additional insured for no additional charge.
- ▶ **The Long Shot:**  
Our product is designed to offer unlimited prize indemnification coverage for hole-in-one contests for up to \$50,000 per hole. If a hole-in-one is made, an additional 20 percent of the prize value will be paid to the charity. Ladies are permitted to shoot from the regular ladies tee box. Additional insureds can be included at no charge.

***Many of our special event products are available for quote, bind and pay online!***

## Additional Advantages:

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Same day or next business morning claims acknowledgement
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business

## Employment Practices Liability

- ▶ **Employment Practices Liability:**  
Our product is specifically designed for a broad range of employers with up to 500 employees and includes coverage for defense costs outside the limit (up to 200 employees), a \$100,000 sub-limit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), a broad definition of Wrongful Employment Act, punitive damages (state restrictions apply) and a free human resources hotline (no limit on number and length of calls) and online human resources toolkit. Third-party discrimination and harassment option is available to most classes.

## Property Enhancement Endorsements

- ▶ **Value Plus:**  
This property coverage enhancement offers 15 different coverages, including electronic data processing, employee dishonesty, water back up and property in transit. This enhancement is available on most packages and monoline property products that are eligible for special perils.
- ▶ **Equipment Breakdown:**  
This property coverage endorsement provides coverage for mechanical breakdown, loss or damage to hot water boilers and steam equipment, steam explosion of boilers, piping, engines and turbines and electrical arcing. There are seven different coverages automatically provided including \$250,000 for refrigeration contamination and \$250,000 for perishable goods spoilage. There are also two additional enhancements:
  - Electronic data/media and interruption of computer operations up to \$300,000 in limits per coverage
  - Power outage up to \$5,000 in limit (higher limits available in some states)

## Business Resource Center

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources
- ▶ Motor Vehicle Reports

See [bizresourcecenter.com](http://bizresourcecenter.com) for a full list of available business solutions.

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This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.