



Convenience/Deli/Grocery Store Product — Businessowners Package

This preferred product targets risks that have Grocery Store, Delicatessen, and Convenience Store Operations. Eligible classes include stand-alone groceries or grocery and gasoline sale combinations.



The HIT ZONE – Our highest hit ratio

- 🎯 GENERAL LIABILITY
 - 🎯 Up to \$3,000,000 in annual sales
 - 🎯 Total area up to 5000 square feet per location
 - 🎯 No losses or claims (excluding closed without payment) incurred in the past three years
- PROPERTY
- 🎯 Tenant Operations
 - 🎯 No habitation exposure
 - 🎯 No vacancies
 - 🎯 Risks having functioning and operational smoke and/or heat detectors in all units and/or occupancies
 - 🎯 Risks having 100% of the wiring on circuit breakers
 - 🎯 No losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

GENERAL LIABILITY

- ▶ Risks with alcohol sales less than 75% of the total sales
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ New Ventures
- ▶ Risks up to \$3,000,000 in total property value per location, (\$1,500,000 with commercial cooking)
- ▶ Risks with commercial cooking exposure
- ▶ Risks open 24 hours
- ▶ Risks that have up to four apartments
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ Liquor Liability is available on a Businessowners coverage form (in most states)
- ▶ Non Owned and Hired Automobile Coverage available if there is no delivery
- ▶ No coinsurance clause
- ▶ Availability of equipment breakdown coverage with food spoilage sublimit of \$250,000
- ▶ Employee Dishonesty up to \$25,000
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income Limit
- ▶ Crime Coverage available
- ▶ Value Plus endorsement (13 property coverage additions/extensions)
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier



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INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Total area of location in excess of 5000 square feet
- ▶ Risks with sales over \$3,000,000
- ▶ Risks that sell propane and do the filling themselves
- ▶ Risks that have auto repair or car wash operations
- ▶ Risks that have arcade or video game exposures (incidental is acceptable)
- ▶ Operations involving hazardous/pollution exposure
- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Planned renovation/construction during our policy term
- ▶ No prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Alaska, Louisiana or West Virginia

PROPERTY

- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks not having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ No prior, existing or pending bankruptcy in the past five years
- ▶ Risks having existing tax liens
- ▶ Risks located in Alaska, Hawaii, Louisiana or West Virginia

AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in protection class 1-8 (\$1,500,000 if commercial cooking)
- ▶ Maximum property value of \$1,000,000 in protection class 9-10 (\$250,000 if commercial cooking)
- ▶ Coastal Zones - Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage
- ▶ Liquor Liability Limits available up to \$1,000,000 Occurrence / \$2,000,000 Aggregate

SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed & signed application that accompanies this quote; or
 - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
 - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
 - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.