

# FLORIDA BUSINESS OWNER PROGRAM

Coastal Insurance Underwriters prides itself on creating competitive products while maintaining the ease of doing business for our brokers. *Set yourself apart from the competition: obtain a Real-Time premium indication in 30 seconds or less on our website.*



## Property Limits

- Up to \$3M for personal property or building if the building is 10 years or newer
- Up to \$1M for personal property or Building if the building is between 11-20 years old
- No age restriction if contents only is written and less than \$250,000 limit

## Deductibles

- AOP Options: \$1000, \$2500, \$5000
- Wind & Hail: 2% or 5%

## Florida Eligible Territories

- See our website for ineligible zip codes and counties
- Locations within the Citizens HRA (wind pool) area, must be written excluding wind
- Gross revenues cannot exceed \$5M
- Protection classes 1-8 considered
- \$500 minimum premium

## Eligible Construction Types

- All considered

## Coverages Offered

- Commercial General Liability
- Building & Personal Property
- Business Income and Extra Expense
- Professional Liability—Barber & Beauty, Funeral Directors, Optical & Hearing Aid Establishments
- Non Owned and Hired Auto Liability
- Fire Legal
- Outdoor Signs
- Money and Securities
- Employee Dishonesty Including Erisa Endorsement

- Ordinance or Law
- Spoilage
- Off Premise Personal Property
- Accounts Receivable
- Valuable Papers
- Condominium Unit Owners Loss Assessment
- Forgery and Alteration
- Equipment Breakdown

## Pay Plan Options

- Full payment, semi-annual, quarterly or 8 pay plan

## Rating

- A Prime by Demotech, Admitted

*See policy form for exact terms, conditions, limitations and exclusions.*



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## Eligible Classes

### OFFICE

- Accounting, Auditing or Bookkeeping Services
- Advertising Services–Office
- Attorney
- Building or Premises–Office
- Physician's Offices such as Dentists, Dermatologists, Optometrists, Oral Surgeon, Orthodontist, Osteopath, Plastic Surgeon–(no onsite invasive procedures), Podiatrists, Psychiatrists
- Pet Hospital or Veterinary Office
- Real Estate Agents (No Property Mgt.)
- Tax Return Preparation
- Title Agencies

### RETAIL

- Books/Magazine Store/Newsstands
- Bridal Apparel Store
- Building or Premises - Lessors Risk
- Camera and Photographic Equipment
- Candy, Soft Drinks and Confectionary
- Cards, Stationary, & Office Supplies
- Carpet & Rug Stores (No Oriental Rugs)
- Ceramics
- Cheese Stores
- China and Glassware Store
- Clothing Stores (no fur)
- Coffee, Tea, and Spices Store
- Collectible and Memorabilia
- Computer Stores
- Copying and Duplicating Services
- Cosmetic, Hair or Skin Preparations
- Craft Stores
- Curtain and Drapery Stores
- Dairy Products, Butter and Eggs Store
- Delicatessen (No Delivery)
- Department or Discount Stores
- Draperies and Fabric Stores
- Dry Goods Dealers
- Electronics-Computers, Phonographic, Radio,
- Eye Wear or Sunglass Store
- Fabric Store
- Fence Dealer
- Fishing Tackle
- Floor Covering Store
- Florist
- Food Stores-Miscellaneous Specialty Stores

- Fruit, Nut or Vegetable Dealer
- Furniture Store-Upholstered
- Furniture Store-Wood or Metal
- Television, etc.
- Gardening and Light Farming Supply Dealer
- Gifts, Glassware, China or Pottery Shops
- Glass Dealer and Glazier (No off-premises work)
- Golf Equipment Stores
- Greeting Card Store
- Grocery, Supermarket or Health Food Store (Under 4,000 square feet)
- Hats, Caps, and Millinery Store
- Hearing Aid Store
- Heating Supply Stores (No Installation)
- Hobby, Craft or Artists Supply Distributor or Store
- Home Furnishings Store
- Home Improvement/Hardware Stores
- Hosiery/Lingerie or Maternity Store
- Ice Cream Store
- Janitorial Supplies
- Jewelry Store (costume and novelty jewelry only)
- Kitchen Utensils, Pots and Pans
- Lamps, Lampshade and Lighting Stores
- Lawn and Gardening Supply
- Leather or Luggage Goods
- Marble Products
- Mattress or Bed Store
- Meat, Fish, Poultry or Seafood
- Musical Instrument Store
- Office Machines or Supplies (no repair)
- Office Supplies Store
- Optical Goods Store
- Orthopedic Shoe Store
- Paint, Wallpaper or Wall Coverings (no installation)
- Patio Furniture Store
- Perfume Store
- Pet Supplies
- Pets (no exotic animals)
- Picture and Picture Frame Store
- Pizza Shop (Take Out Only, Limited Cooking, no delivery)
- Plumbing/Heating Supplies Store
- Pool Supplies
- Precision or Scientific Instrument

- Records, tapes, CDs, & Sheet Music
- Religious Articles
- Scrapbook Supplies
- Sewing and Piece Goods Store (No Sewing Machine Sales)
- Sewing Machine/Vacuum Store
- Shoes - Ladies', Men's and Children's
- Skin Care, Soaps and Lotions
- Smoothie Store
- Souvenir, Gift and Novelty Stores
- Sporting Goods or Athletic Equipment
- Sportswear
- Stationary or Paper Products
- Surf Shop
- T-Shirt Store
- Toys
- Trophy Store (not taxidermists)
- Tropical Fish Store
- Variety, Discount or General Stores
- Venetian Binds and Window Shades Stores
- Video/Music-Pre-Recorded (Retail or Rental)
- Vitamin and Food Supplement Store
- Wallpaper, Paint & Glass Stores
- Wigs and Hairpieces (no implants)

### SERVICE

- Addressing or Mailing Companies
- Barber Shop
- Beauty Parlor and Hair Styling Salon
- Building or Premises-Lessors Risk Service
- Coffee Bars/Shops-Retail
- Copying and Duplicating Services
- Dental Laboratory
- Engraving other than Photoengraving
- Funeral Home or Funeral Chapel
- Laundry or Dry Cleaning or Dye Receiving Station
- Mail Box or Packaging Store
- Manicurists or Nail Salons
- Photo engraving
- Photography Studios (maximum of 10% offsite work)
- Printing (including lithography)
- Sandwich Shops
- Shoe Repair Shop
- Tailoring and Dressmaking Establishment-Custom

*Don't wait weeks for a quote,  
become a broker today and get  
your proposal in seconds!*

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