



# Distribution

34

Eligible Classes



## Where We Win

- Auto Parts
- Bakeries
- Barber and Beauty Shop Supplies
- Clothing
- Fabrics
- Floor Covering
- Flowers
- Hardware and Tool
- HVAC
- Office Supplies
- Plumbing



## Key Coverages to Consider

- Spoilage and contamination
- Business income on dependent properties
- Equipment Breakdown with TechAdvantage
- Utility services time element and direct damage
- Fellow employee coverage (available on BAP Plus)

## Eligibility

- Five locations or fewer
- Property values of \$5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to \$6 million per location



## Classes to avoid

- Energy/Fuel Wholesalers (coal, petroleum)
- Machinery and Equipment Dealers
- Chemical Wholesalers

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# Mercantile/Retail

105

Eligible Classes



## Where We Win

- Appliance Stores
- Auto Parts and Supply
- Bike Shops
- Book Stores
- Clothing and Accessories
- Drug Stores
- Floor Covering Stores
- Florist
- Furniture Stores
- Gift Shop
- Hardware/Home Improvement Stores
- Hearing Aid Stores
- Hobby and Craft Stores
- Household Furniture Stores
- Lawn and Garden Stores
- Meat, Fish, Poultry Stores
- Office Supply
- Pet Stores
- Sporting Goods Stores
- Wine Shop

## Eligibility

- Five locations or fewer
- Property values of \$5 million or less per location
- Up to 49 full and/or part-time employees
- 35,000 square feet or less
- Sales up to \$6 million per location



## Key Coverages to Consider

- Business Income and Extra Expense and Business Income for Dependent Properties
- Equipment Breakdown with TechAdvantage
- Exhibition, Fairs & Sales Samples
- Money and Securities
- Ordinance or Law
- Outdoor Signs
- Utility Services Time Element or Direct Damage
- Spoilage and Contamination
- Employment Practices Liability – including third party
- Data Compromise Plus® or CyberSecure
- Professional liability for Pharmacists or Opticians and Hearing Aid Specialists



## Classes to avoid

- New/Used Car Dealers
- Recreational Vehicle (includes Boats) Dealers
- Tobacco Stores





# Contracting

68

Eligible Classes



## Where We Win

- AC system installation service and repair
- Carpentry
- Carpet cleaning
- Concrete
- Electrical work within buildings
- Flooring
- Household Appliance and accessories – installation service and repair
- Interior decorator
- Landscape gardening
- Lawn sprinkler installation
- Masonry
- Painting Interior and Exterior (3 stories or less)
- Residential plumbing
- Sign painting inside buildings
- Tile, stone, marble, mosaic
- Window cleaning 3 stories or less

## Eligibility

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## Key Coverages to Consider

- Contractors' E&O
- Contractors' Installation
- Contractors' Tools and Equipment Coverage - scheduled and blanket options available
- Employee's Tools
- Non-Owned Tools
- Care, custody and control
- Per project aggregate
- Additional insureds
- Waiver of subrogation
- Primary and noncontributory - other insurance
- Equipment Breakdown with TechAdvantage



## Classes to avoid

- New Multifamily Housing Construction (Tract Home Builders)
- Oil and Gas Pipeline Construction
- Roofing Contractors

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# Services

47

Eligible Classes



## Where We Win

- Barber Shops, Beauty Salons, Nail Salons
- Engraving
- Funeral Homes
- Laundry and Dry Cleaners
- Mailbox or Package Store
- Photographers
- Printers
- Tailor/Dressmaking Shops
- Veterinarians



## Classes to avoid

- Security Guards and Patrol Services
- Solid/Hazardous Waste Collection including landfills
- Child Care/Day Care/Adult Day Care Services



## Key Coverages to Consider

- Professional Liability for:
  - Barbers and Beauticians
  - Florists
  - Funeral Directors
  - Veterinarians
- Errors and Omissions Liability for:
  - Pre-Funded Funeral Services
  - Exhumation Expenses for Funeral Homes
  - Printers - including Product Recall and Correction of Work
- Business Income and Extra Expense
- Property Off Premises and In Transit
- Property of Others
- CyberSecure or Data Compromise Plus®
- Equipment Breakdown with TechAdvantage
- Outdoor Signs
- Bailee Personal Property of Others ALS for Dry Cleaners
- Tools and Equipment Coverage for Photographers - On and Off Premises
- Worldwide Coverage for Photographic Equipment

## Eligibility

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- 35,000 square feet or less
- Sales up to \$6 million per location





# Real Estate

40 Eligible Classes



## Where We Win

- Apartments
- Architects and Engineers
- Attorneys
- Condo Associations
- Insurance Agents
- Medical Offices
- Offices - Professional
- Real Estate Agents



## Key Coverages to Consider

- Directors, Officers and Trustees Liability Condos
- Debris Removal
- Newly Acquired Property
- Ordinance or Law
- Outdoor Property
- Back up of Sewer and Drains
- Equipment Breakdown with TechAdvantage
- Data Compromise Plus®

## Eligibility

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## Classes to avoid

- Offices of Bank Holding Cos.
- Family Planning Centers





# Hospitality

36 Eligible Classes



## Where We Win

- Affinity Groups Available
- Bistros
- Cafes
- Cafeteria/Bufferet
- Deli/Sub Shops
- Diners
- Donut Shop
- Family Style
- Fast Food
- Fine Dining
- Ice Cream/Yogurt Shops
- Pizza



## Key Coverages to Consider

- Spoilage and Contamination
- Medical Payments applicable to the Products and Completed Operations Hazard
- Business Income and Extra Expense
- Coverage due to food-borne disease
- Customers Outerwear
- Loss or Damage to Customers Autos
- Back Up of Sewers and Drains
- Credit Card Theft
- Employee Theft
- Ordinance or Law
- Outdoor Signs
- Utility Services Direct Damage and Time Element
- Liquor Liability
- Equipment Breakdown with TechAdvantage
- CyberSecure or Data Compromise Plus®
- Employment Practices Liability – Including Third Party

## Eligibility

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## Classes to avoid

- Bars
- Nightclubs
- 24-hour Operations
- Casinos

