



Office & Retail

coverage guide

Key Coverage Features

General Liability

- Up to \$2M / \$2M in General Liability limits
- Up to \$6M in gross sales
- Up to 100 acres
- Up to 100,000 in square feet
- Up to 1,000 in admissions
- Optional Coverages available:
 - > Employee Benefits Liability
 - > Primary Non-Contributory (Scheduled or Blanket)
 - > Blanket Additional Insured
 - > Waiver of Subrogation (Scheduled or Blanket)

Property

- Up to \$6M in total Property values
- Policy terms of 3 (vacant buildings only), 6, 9, and 12 months available
- Coverage available for Building, BPP, and BI including/excluding Extra Expense
- Available Causes of Loss options include Basic, Broad, Special including Theft, Special Excluding Theft

- Wind/Hail coverage available
- Optional Coverages available:
 - > Equipment Breakdown
 - > Ordinance or Law
 - > Outside Signs
 - > Spoilage
 - > Property Enhancement Endorsement

Underwriting Guidelines

- Coverage available for sale of E-Cigarettes
- Grocery Stores allow for on-site alcohol consumption
- Coverage available for stores engaged in Liquid Petroleum Gas (LPG) tank swap services up to 10% of total revenue
- Halls allow fireworks on premise
- Nail Salons can employ Beauty School students
- Church or Worship House can have structural renovations planned during policy term
- Ability to consider risk exposures with safeguard protection
- Ability to consider historical properties

Restricted Exposures

- Sale of infant/baby or toddler clothing
- Aluminum wiring in the building
- Used as a mobile home



Let's Connect

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