



# 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 100,000 in square feet
- 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
- Nail Salons can employ Beauty School students
- Ability to consider historical properties

## Restricted Exposures

- Aluminum wiring in the building



Let's Connect

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