

Office & Retail Coverage Guide

Key Coverage Features

General Liability

- Up to \$1M / \$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 \$2.5M in total Property values
- 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



The Connector is RT Specialty's Digital Marketplace for Micro Commercial Business.

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

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