



# attune

## **Businessowners' and Commercial Liability Excess Policies**

Eligibility & Underwriting Guidelines

August 7 2019

Note: Attune Insurance Services, LLC (f/k/a NHT3 Insurance Services, LLC) is a Delaware-domiciled insurance producer representing admitted and surplus lines insurers. Underwriting guidelines are provided by the insurer(s).

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# Businessowners' Policy All Classes

## Eligibility Guidelines

- Available in all states except AK, CT, HI, MA, and WA
- If a business operates multiple operations and/or locations, all operations and locations must be eligible and scheduled on the policy. We cannot write partial operations because the liability coverage provided by the BOP could extend to the other non-rated locations.
- Applicants with up to \$15M Total Insured Values (TIV) for the entire account and \$7.5M TIV per location are eligible. Note, guidelines by protection class, construction, and class of business do apply.
- 100% insurance to value required for building and business personal property coverages.
- Applicants with up to 50 employees are eligible.
- Locations with square footage of up to 50,000 sq. ft. are eligible, except for Restaurants which are eligible up to 10,000 sq. ft.
- Applicants with annual sales of up to \$20M per account and up to \$10M per location are eligible, except for Restaurants which are eligible with annual sales up to \$10M per account and up to \$5M per location.
- Locations with a building age of up to 20 years old are eligible. If the building age is between 20 and 30 years old, the roof must be updated in order to be eligible. If building age is over 30 years old, then full updates (Roof, Plumbing, Electrical and HVAC) are required for eligibility. **Note: Does not apply to contents coverage only.**
- Locations with buildings up to 3 stories in height are eligible, except for Offices and Office Condominiums which are eligible when up to 6 stories in height. **Note: this does not apply to tenants only that are not seeking Building coverage provided the Building is fully sprinklered with two means of egress.**
- Applicants in Protection Class 10 are ineligible.
- Franchise risks, Lawyers and Employee Management/Agencies are ineligible for Employee Related Practices Liability Insurance (EPLI).
- Seasonal or other exposures with more than 60 days vacancy are ineligible.
- Percentage of vacancy may not exceed 30% of total square footage.
- All classes of business with delivery exposures and contractors are not eligible for Hired and Non-Owned Auto coverage.
- No more than 3 claims in the past 5 years, with losses not exceeding \$20,000 (total incurred, does not include catastrophe losses)
- Continuous insurance coverage for the past 3 years required (unless a new/newer venture), with no cancellations or non-renewals by the insurer(s).
- Storage of any inventory, Business Personal Property, or Personal Property of Others in *public* warehousing is strictly prohibited (ineligible). Public warehousing is defined as storage space in which other entities are also storing their property.
- Insured business must close by 1:00 AM.

**Note: Additional eligibility guidelines will apply based on Attune's proprietary underwriting model.**

**PER LOCATION TIV GUIDELINES MAXIMUM  
PER ACCOUNT IS \$15M (\$10M FOR RESTAURANTS)**

Frame Construction				
Protection Class	Sprinklered / Non Sprinklered	Restaurants	Contractors	Other than Restaurants and Contractors
1 - 8	Sprinklered	≤ \$3,500,000	≤ \$250,000	≤ \$5,000,000
1 - 8	Non-Sprinklered	≤ \$750,000	≤ \$250,000	≤ \$1,500,000
9	Sprinklered	≤ \$1,000,000	≤ \$250,000	≤ \$3,500,000
9	Non-Sprinklered	Ineligible	Ineligible	Ineligible
10	Sprinklered	Ineligible	Ineligible	Ineligible
10	Non-Sprinklered	Ineligible	Ineligible	Ineligible

Non-Frame Construction				
Protection Class	Sprinklered / Non Sprinklered	Restaurants	Contractors	Other than Restaurants and Contractors
1 - 8	Sprinklered	≤ \$5,000,000	≤ \$250,000	≤ \$7,500,000
1 - 8	Non-Sprinklered	≤ \$3,500,000	≤ \$250,000	≤ \$5,000,000
9	Sprinklered	≤ \$2,000,000	≤ \$250,000	≤ \$3,750,000
9	Non-Sprinklered	≤ \$1,000,000	≤ \$250,000	≤ \$2,750,000
10	Sprinklered	Ineligible	Ineligible	Ineligible
10	Non-Sprinklered	Ineligible	Ineligible	Ineligible

# Contractors

## Eligibility Guidelines

- Applicants with payroll up to \$1M are eligible.
- Applicants with revenues up to \$2M are eligible.
- Applicants with up to 30% subcontracted costs of total gross sales are eligible.
- Applicants performing work in the Five Boroughs of New York City (Brooklyn, Bronx, Manhattan, Queens and Staten Island), as well as the counties of Nassau, Suffolk and Westchester are ineligible.
- Applicants that have received notice of any violations or fines from any governmental agency in the last 3 years are ineligible.
- Applicants that perform the following work are ineligible:
  - Asbestos abatement
  - Foundation or structural work
  - Installing, repairing or designing automatic indoor sprinkler systems or commercial cooking (AES 300) extinguishing systems
  - Installing, repairing or servicing or previously installed, repaired or serviced boilers, burglar alarm systems, automatic fire extinguishing or protection systems, fire extinguishers, elevators, escalators or computers
  - Installing, designing or servicing high pressure boilers (> 15 psi for steam & > 30 psi for hot water)
  - Installing, servicing or repairing school or playground perimeter fencing; fences at airports; electrified fences, fences constructed with straight line or crossed razor wire; fences constructed with razor barbed wire or concertina wire
  - High voltage work (over 480 volts) or work with utility companies including on substations, distribution and transmission lines
  - Installing, or repairing overhead or garage doors
  - Work at heights over 3 stories
  - Rental or leasing equipment to others
- Contractor class codes have options for what the insured premises is primarily used for: Select *office* when no repairs are done on premises, and select *shop* when any repairs or a workshop is present.
- **Hired and non-owned auto coverage** is NOT available for contractors.
- **Snow Plow Product Completed Operations Coverage** endorsement is available in all states (except NY) only for contractors that meet all of the following criteria:
  - 80% or more of applicant's annual revenue is derived from an eligible contracting class code below.
  - Snow plowing is incidental to their business, defined as < 20% of annual income
  - All snow plowing activity is residential. NO plowing of any public roadways or commercial parking lots is permitted.

<b>Contractors</b>	<b>Office Class Code</b>	<b>Shop Class Code</b>
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops)	74011	74021
Appliances and Accessories – Installation or Service or Repair – Commercial (Not including TV or Radio)	74071	74081
Carpet, Rug, Furniture or Upholstery Cleaning-on Customer's Premises	74251	74261
Ceiling or Wall Installation – Metal only (Other than Metal should be classified as Drywall or Wallboard Installation or Carpentry)	74281	74291
Concrete Construction	74341	74351
Driveway, Parking Area or Sidewalk Repair-Paving or Re-Paving	74471	74481
Drywall/Wallboard Installation	74501	74511
Electrical Work-Within Buildings	74561	74541
Floor Covering Installation – Not Ceramic Tile or Stone	74651	74661
Fence Erection Contractors	74591	74601
Furniture/Fixtures-Install in Offices or Stores-Portable-Metal or Wood	74681	74691
Glass Dealers & Glaziers-Sales & Installation	74741	74751
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair – No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (Includes sales and installation of ducts and piping and also includes display rooms and shops)	74771	74781
House Furnishings Installation – Not Otherwise Classified (Includes incidental upholstery and floor covering installation)	74831	74841
Interior Decorators	74861	74871
Landscape Gardening – No Tree Removal or Excavation (5)	74891	74901
Lawn Sprinkler Installation	74951	74961
Masonry	75511	75521
Metal Erection Decorative Artistic	75541	75551
Painting-Exterior-Buildings/Structures-3 Stories or Less in Height	75601	75611
Painting-Interior Buildings/Structures	75631	75641

<b>Contractors (continued)</b>	<b>Office Class Code</b>	<b>Shop Class Code</b>
Paper Hanging	75691	75701
Plastering/Stucco Work	75751	75761
Plumbing-Comml	75781	75791
Plumbing-Residential/Domestic	75811	75821
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair – Commercial	75871	75881
Residential Cleaning Services	76221	76231
Septic Tank Systems – Cleaning	75961	75971
Sign Painting/Lettering-Inside of Building-No Spray Painting	76051	76061
Tile, Stone, Marble Mosaic or Terrazzo Work-Interior Construction	76111	76121

## Professional Services (Office)

### Eligibility Guidelines

- Offices and Office Condominiums with buildings up to 6 stories in height are eligible. Note, this does not apply to tenants only that are not seeking Building coverage provided the Building is fully sprinklered with two means of egress.
- For Office Condominium Associations in Georgia and Illinois, the limit of liability shall not be less than \$1M because of all bodily injury and property damage, as the result of any one occurrence, and \$2M in the annual aggregate.
- Ineligible: Property management and/or property development firms.
- Ineligible: Engineers/Architects performing any build or project management services
- Ineligible: Manufacturer's representatives owned fully or partially by the actual manufacturing company(ies) they represent.

Office / Office Condominium	Office Class Code	Condo Class Code
Accounting Services-Except CPAs	63611	63621
Accounting Services-CPAs	63631	63641
Advertising and Related Services	63651	63661
Appraisal Companies - Inspecting for Ins/Valuation Purposes	63831	63841
Bookkeeping Services	63671	63681
Collection Agencies	63691	63711
Credit Reporting Agencies	63721	63731
Dental Offices	63981	63991
Employment Agencies	63761	63771
Engineers/Architects-Consulting-Not Engaged in Construction	63781	63791
Health Maintenance Organizations	63811	63821
Insurance Agents	63851	63861
Labor Union	63891	63911
Lawyers	63921	63931
Manufacturers' Representatives	63941	63951
Marine Appraisers or Surveyors	63961	63971
Medical Offices	63981	63991



<b>Office / Office Condominium (continued)</b>	<b>Office Class Code</b>	<b>Condo Class Code</b>
Payroll Accounting Services	64011	64021
Political Campaign Headquarters or Offices	64031	64051
Real Estate Agents	64061	64071
Ticket Agencies-Theatrical	64121	64131
Ticket Agencies-Other Than Theatrical	64141	64151
Title Agents	64161	64171
Veterinarians Office	64181	64191

<b>Commercial Condominium Associations</b>	<b>Class Code</b>
Commercial Condominium (Association risk only)	60989
Office Condominium (Association risk only)	60999

Note: Professional Liability is available for Veterinarians Office classification.

# Restaurants

## Eligibility Guidelines

- Locations with square footage of up to 10,000 sq. feet are eligible.
- Applicants with annual sales of up to \$10M per account and up to \$5M per location are eligible.
- Liquor liability is not available in Washington, D.C. and Vermont.
- All restaurant locations must comply with NFPA 96, including the use of UL AES 300 extinguishing systems covering all cooking surfaces, including regular maintenance & cleaning of these systems & equipment, with regular hood/duct/fan cleaning at recommended intervals by qualified contractors.
- Up to 20% catering is permissible.
- Hired and Non-Owned Auto (HNOA) for establishments with delivery exposures is **NOT available**.
- The following operations are ineligible:
  - Live entertainment with a dance floor.
  - Use of liquid nitrogen in cooking (ice cream).
  - Hibachi style tabletop cooking.
- **Limited Cooking**
  - Those where foods are prepared cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens).
  - **NO** grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.
- **Fast Food**
  - May include limited cooking type appliances and only the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing.
  - Open broiling and solid fuel cooking (for example, mesquite, charcoal or hardwood) are not permitted.
- **Casual Dining**
  - Serve moderately priced food in a casual atmosphere to patrons who generally order and are served while seated and pay after eating.
  - Take-out service and the use of a buffet may also be available.
- **Fine Dining**
  - Fine dining restaurants provide quality food and alcoholic beverages prepared by highly trained chefs and served with a great deal of attention to customers by waitstaff.

<b>Restaurant – Casual Dining</b>	<b>Class Code</b>
Bistros, Brasseries, and Cafes-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09671
Bistros, Brasseries, and Cafes-With no sales of alcoholic beverages	09611
Bistros, Brasseries, and Cafes-With sales of alcoholic beverages up to 50% of total sales	09621
Diners-With no sales of alcoholic beverages	09631
Diners-With sales of alcoholic beverages up to 50% of total sales	09641
Diners-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09681
Family-style Restaurants-With no sales of alcoholic beverages	09651
Family-style Restaurants-With sales of alcoholic beverages up to 50% of total sales	09661
Family-style Restaurants-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09691

<b>Restaurant – Fine Dining</b>	<b>Class Code</b>
Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09451
Fine Dining-With no sales of alcoholic beverages	09421
Fine Dining-With sales of alcoholic beverages more than 30% up to 75% of total sales	09441
Fine Dining-With sales of alcoholic beverages up to 30% of total sales	09431

<b>Restaurant – Fast Food</b>	<b>Class Code</b>
Cafes	09001
Cafeteria Style – Buffet	09021
Chicken	09031
Concession Stands/Snack Bars	09051
Delicatessens & Sandwich Shops	09071
Donut Shops	09091
Drive-Ins/Service in Car	09111
Pizza Shops	09201
Roast Beef	09221
Seafood	09241
Take Out Only Restaurants-No on-Premises Consumption of Food	09251

<b>Restaurant – Limited Cooking</b>	<b>Class Code</b>
Cafes	09011
Coffee Bars/Shops	09041
Concession Stands/Snack Bars	09061
Delicatessens & Sandwich Shops	09081
Donut Shops	09101
Drive-Ins/Service in Car	09121
Ice Cream and Yogurt Stores	09171
Pizza Shops	09211
Salad Bars	09231
Take Out Only Restaurants-No on-Premises Consumption of Food	09261

## Mercantile / Retail

### Eligibility Guidelines

- Applicant must have a central station burglar alarm if Contents values are greater than \$500,000, including inventory.
- Inventory must be insured to 100% of value and stored on the insured premises.
- Ineligible: Applicants selling products under the insured's name; manufacturing; importing goods directly by the insured; and the repackaging and/or relabeling of products
- Rental of tools, machinery, or equipment of any kind is ineligible.
- Ineligible operations include but are not limited to:
  - Tobacconists
  - Adult themed businesses, including adult book stores
  - Pawn shops, check cashing businesses
  - Sales of antiques
  - Rebuilt or used auto parts, building materials or hardware
  - Online sales exceeding 75% of revenue
  - 24 hour operations
  - Off-premises warehousing or warehousing for others
  - Self-storage businesses
  - Businesses that are 100% drop-ship.

Mercantile / Retail	Class Code
AC Equipment-Retail Only	59999
Appliance Stores-Household Appliances and Home Furnishings	57224
Appliance Stores-Radio, Television and Phonographic Stores	57326
Automobile Parts and Supplies-Retail Stores	55313
Bakeries-Retail-No Baking on Premises	54606
Beverage Stores – Liquor and Wine	59215
Bicycle Shops-Repair & Maintenance Shops Without Retail	59505
Bicycle Shops-Retail	59505
Bookbinding & Printing Supplies-Retail	50812
Books & Magazines Stores-New	59425
Books & Magazines Stores-Used	59425
Camera & Photographic Equipment-Retail Only	59955
Candy/Confectionery Stores – Confectionery Manufacturing from Purchased Chocolate on Premises	54467

<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Candy/Confectionery Stores-No Manufacturing on Premises	54457
Candy or Confectionery Stores - Non Chocolate Confectionery Manufacturing on Premises	54477
Catalog/Premium Coupon Redemption Stores	73905
Ceramics-Retail Only	59999
Clothing/Wearing Apparel-Retail-Children's & Infants Wear	56413
Clothing/Wearing Apparel-Retail-Clothing-Ladies & Girls (Coats, Suits & Dresses)	56214
Clothing/Wearing Apparel-Retail-Clothing-Men's' & Boys' (Coats & Suits)	56114
Clothing/Wearing Apparel-Retail-Fabric Stores	56311
Clothing/Wearing Apparel-Retail-Family Clothing Stores	56325
Clothing/Wearing Apparel-Retail-Furs	56814
Clothing/Wearing Apparel-Retail-Haberdashery & Men's Furnishings	56113
Clothing/Wearing Apparel-Retail-Hosiery	56313
Clothing/Wearing Apparel-Retail-Ladies' Specialty Stores	56319
Clothing/Wearing Apparel-Retail-Ladies' Undergarments & Lingerie	56312
Clothing/Wearing Apparel-Retail-Leather Products or Hide Stores	56992
Clothing/Wearing Apparel-Retail-Men's & Boy's Hats & Caps	50333
Clothing/Wearing Apparel-Retail-Shoe Stores-Children's, Ladies & Men's	56613
Clothing/Wearing Apparel-Retail-Sporting Goods & Athletic Apparel	59526
Clothing/Wearing Apparel-Retail-Wigs	59993
Collectibles & Memorabilia-Retail	59992
Computer Stores	57326
Cosmetic, Hair or Skin Preparation-Retail Only	59991
Dairy Products or Butter & Egg Stores	54516
Department Stores	53127
Drugstores	59116
Dry Goods Dealers-Retail-Including Fabrics, Yarn & Piece Goods	53985
Electrical Lighting Stores	59999
Electronics Stores	57326
Fabric Stores	56311
Feed, Grain or Hay Dealers	59625
Fence Dealers	59999
Floor Covering-Stores-Except Wood or Ceramic Tile Only	57134
Floor Covering-Stores-Wood or Ceramic Tile Only	57134
Florists-Retail	59685
Fruit or Vegetable-Dealers	54315

<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Fur – Garments and Pelts – Retail Only	56814
Furniture-Upholstered-Retail Only	57121
Furniture-Wood or Metal-Retail Only	57128
Gardening & Light Farming Supply-Retail	59698
Gift Shops	59994
Glass Dealers & Glaziers-Retail Only	57155
Hardware and Tools Distributors Retail – Retail	52512
Hearing Aid-Retail	59974
Hobby, Craft or Artists' Supply-Retail	59995
Home Furnishings Stores	57224
Home Improvement Stores	53989
Janitorial Supplies-Retail	59999
Jewelry – Retail – Costume	59715
Jewelry – Retail – Precious	59715
Leather Products/Hide Stores-Retail Only	56992
Locksmiths	52512
Luggage Goods-Retail Only	59999
Machinery or Equipment Dealers – Farm Type Only	59695
Marble Products – Retail only	59999
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216
Meat, Fish, Poultry or Seafood - Retail - Meat or Poultry	54216
Metal Dealers	59999
Music Stores-Pre-Recorded	57338
Musical Instrument Stores	57334
Newsstands	59935
Office Machines or Appliances-Retail-No Repair	50925
Optical Goods-Retail	59954
Paint, Wallpaper or Wallcovering Stores	52322
Painting, Picture or Frame Stores	59999
Paper and Paper Products, Rag or Rubber Stock Dealers – Secondhand	50928
Photographic Equipment-Retail Only	59955
Plumbing Supplies and Fixtures-Retail	59999
Precision & Scientific Tools and Instruments-Retail	50811
Refrigeration Equipment Commercial and Retail	59983
Retail Stores	59999

<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Sewing Machine Stores	57223
Shoe Stores-Retail	56613
Sporting Goods/Athletic Equipment Stores	59526
Stationery/Paper Products-Retail	59435
Straw & Straw Products-Retail Only	59999
Toys-Retail	59998
Trophy Stores	59996
Variety Stores-Discount Houses	53315
Variety Stores-Five and Ten Cent Stores	53317
Video Stores-Rental	57338
Video Stores-Sales	57338
Wigs-Retail Only	59993
Wood Products-Not Otherwise Classified-Retail Only	50943

Note: Professional Liability is available for Cosmetic, Hair or Skin Preparation, optical goods and hearing aid retail.

**For the Hardware and Tools Distributors Retail class the sale of used merchandise and rental of tools is excluded.**



## Wholesale Distributors

### Eligibility Guidelines

- Applicant must have a central station burglar alarm if Contents values are greater than \$500,000, including inventory.
- Inventory must be insured to 100% of replacement value and stored on the insured premises.
- Ineligible: Applicants selling products under the insured's name; manufacturing; importing goods directly by the insured; and the repackaging and/or relabeling of products.
- Ineligible: Businesses that are 100% drop-ship.

Wholesale / Distributors	Class Code
Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only	50581
Appliance Distributors - Household and Home Furnishings	50081
Appliance Distributors - Household Types – Radio, Television or Compact Disc Players	50061
Automobile Parts and Supplies - Distributors	50111
Bakeries - Distributors – No baking on premises	50141
Barber or Beauty Shop Supplies Distributors (No re- packaging or re-labeling for "own brand" retail sale.)	50171
Bookbinding and Printing Supplies - Distributors	50201
Clothing or Wearing Apparel – Distributors - Men's and Boy's Clothing and Furnishings	50231
Clothing or Wearing Apparel – Distributors - Women's, Children's and Infants' Clothing and Accessories	50231
Collectibles and Memorabilia - Distributors	50261
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813
Fabric - Distributors	50321
Floor Covering - Distributors	50351
Florists - Distributors	50381
Fruit or Vegetable - Distributors	50391
Gardening and Light Farming Supply - Distributors	50471
Grocery - Distributors	50481
Hearing Aid - Distributors	50571
Heating or Combined Heating and Air Conditioning equipment – Distributors	50581
Hobby, Craft or Artists' Supply - Distributors	50641
Janitorial Supplies - Distributors	50651

<b>Wholesale / Distributors (continued)</b>	<b>Class Code</b>
Jewelry - Distributors	50661
Meat, Fish, Poultry or Seafood - Distributor - Fish or Seafood	50671
Meat, Fish, Poultry or Seafood - Distributor - Meat	50671
Meat, Fish, Poultry or Seafood - Distributor - Poultry Retail	50671
Office Machines or Appliances - Distributors – No Repair	50691
Optical Goods - Distributors	50721
Plumbing Supplies and Fixtures - Distributors	50741
Powered Equipment Dealers	50819
Refrigeration Equipment – Commercial - Distributors	50771
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801

Note: Professional Liability is available for optical goods and hearing aid wholesalers.

## Processing and Service

### Eligibility Guidelines

- Applicant must have a central station burglar alarm if Contents values are greater than \$500,000, including inventory.
- Ineligible operations include but are not limited to:
  - o Day spas
  - o Schools
  - o Massage or bodywork services including tanning salons, tattoo and medi-spa operations

Processing and Service	Class Code
Auctioneers – Sales conducted away from the insured's premises	59999
Auctions – On premises owned or rented by the insured	59999
Bakeries-Retail-With Baking on Premises	71311
Barber Shops	71332
Beauty Parlours & Hair Styling Salons	71952
Copying & Duplicating Stores	71877
Dental Laboratories	71444
Engraving	71842
Funeral Homes or Chapels	71865
Jewelry – Repair	71941
Laundromat (Self-Service)-Non-Supervised	09541
Laundromat (Self-Service)-Supervised	09531
Laundry & Dry Cleaning-Laundry & Dry Cleaning/Dyeing Receiving Stations	71811
Lithographing	71855
Mail Box/Packaging Stores-Packaging Services	71837
Mail Box/Packaging Stores-Packing & Preparing Goods for Shipping	71837
Mailing/Addressing Co-Direct Mailing Co	71837
Mailing/Addressing Co-Mailing List Compiling Services/Mailing List Publishers	71837
Nail Salons	71952
Photoengraving	71888
Photographers	71899
Printing	71912
Shoe Stores-Repair	71926
Tailoring/Dressmaking Establishments-Custom	71961
Taxidermists	71976
Television or Radio Receiving Set Installation or Repair	71921

Note: Professional Liability is available for printers, funeral directors, barber shops, and beauty salons.

## Lessor's Risk

### Eligibility Guidelines

- Only classes that meet Attune's eligibility are eligible for Lessor's Risk.
- Any residential occupancy is **NOT eligible**.
- A building is considered lessor's risk when 10% or less of the total floor area is occupied by the owner.
- General Liability for Lessor's risk buildings are rated based on the building limit of insurance not floor area.
- Single occupancy LRO:
  - Select the applicable class code (from the library of available Attune BOP class codes) of the building occupant/tenant.
- Multiple occupancy LRO:
  - If an Office building contains eligible restaurant occupancies, rate as a restaurant regardless of % of total floor area.
  - If an Office building contains eligible occupancies other than restaurants, select the classification of the largest occupant (by square footage).
  - If a building (other than an Office building, i.e. a strip center) contains multiple eligible occupancies, select the classification of the largest occupant (by square footage) with the largest total floor area applies.
- No tenants can be included as part of an LRO Businessowners' Policy unless the tenant is an eligible Businessowners' Policy class. Note, this does not apply to tenants that occupy 10% or less of the total floor area (i.e. incidental).

# Wind Guidelines and Deductible Requirements

States not listed in this table do not require a separate wind percentage deductible.

**PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM ANY LOCATION IN THE STATES OF FL, NY AND TX.**

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A
AL Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
DE Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
DE Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A
FL Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A
GA Frame	Ineligible	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
GA Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
LA Frame	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	N/A	N/A	N/A	N/A
LA Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	N/A	N/A	N/A	N/A
MD Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
MD Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
ME Frame	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
ME Non-Frame	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MS Frame	Ineligible	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A
MS Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NC Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NC Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
NH Frame	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NH Non-Frame	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A
NJ Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NJ Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
NY Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NY Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
RI Frame	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
RI Non-Frame	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Frame	Ineligible	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A
SC Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A

## Wind Guidelines and Deductible Requirements (continued)

States not listed in this table do not require a separate wind percentage deductible.

**PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM ANY LOCATION IN THE STATES OF FL, NY AND TX.**

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	N/A	N/A	N/A
TX Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
VA Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
VA Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A

## Wind Guidelines and Business Income Sublimit for Wind Peril

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for all states not listed in the table below. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS
AL Non-Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
DE Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
DE Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	\$50,000	\$100,000	\$100,000	\$250,000	ALS
FL Non-Frame	\$50,000	\$50,000	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS
GA Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
GA Non-Frame	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
KS Frame & Non-Frame	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000

## Wind Guidelines and Business Income Sublimit for Wind Peril (continued)

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for all states not listed in the table below. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
LA Frame	Ineligible	Ineligible	Ineligible	\$50,000	\$50,000	\$100,000	\$250,000	\$250,000	\$250,000
LA Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	\$250,000
MD Frame	\$25,000	\$50,000	\$50,000	\$50,000	\$100,000	ALS	ALS	ALS	ALS
MD Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	ALS	ALS	ALS	ALS	ALS
MS Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS
MS Non-Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
ME Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
ME Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NC Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NC Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NH Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NH Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NJ Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NJ Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NY Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NY Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
OK Frame & Non-Frame	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
RI Frame	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	ALS	ALS	ALS	ALS
RI Non-Frame	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS	ALS	ALS
SC Frame	Ineligible	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
SC Non-Frame	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
VA Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
VA Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	\$25,000	\$50,000	ALS	ALS	ALS
TX Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS

## Wind Guidelines and Utility Services Direct Damage Sublimit Eligibility

\$100,000 Sublimit available for all states not listed in the table below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
DE	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	25000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
MD	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
ME	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
MS	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NC	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NH	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NJ	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NY	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
RI	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
SC	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
VA	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit



## Wind Guidelines and Utility Services Time Element Sublimit Eligibility

\$50,000 Sublimit available for the states not listed in the table below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
DE	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
MD	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
ME	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
MS	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
NC	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
NH	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
NJ	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
NY	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
RI	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
SC	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
VA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit

## Wind / Hail Guidelines

Wind / Hail business rules are based on ISO Location Hail Damage Score which reflects the probability of the most significant damage-producing hail event at the property in the given time period. A Business Income Wind Sub Limit will apply to all Coastal states as noted on the previous pages.

Windstorm/Hail Deductible Table	
Hail Score	Deductible
1 through 6	Included in All other Perils Deductible
7	1% (min. \$2,500)
8	2% (min. \$2,500)
9	5% (min. \$10,000)
10	Not Eligible

BP 14 81 Form Logic		
	Roof Age (years)	
Hail Score	0 - 10	10 - 20
1 through 7	Not Attached	
8	Not Attached	Paragraph A
9	Not Attached	Paragraph A
10	Not Eligible	

**Paragraph A** – Changes loss payment for roof surfacing from replacement cost to actual cash value.

## Earthquake Guidelines Sublimit Capacity Table

Sub-limited Earthquake coverage eligibility is based on Modified Mercalli Index (MMI) and Soil Type from ISO Location as well as requested coverage limits. Earthquake coverage includes Earthquake Sprinkler Leakage. The table below illustrates eligibility based on these factors:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
2 to <3	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
3 to <4	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
4 to <5	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
5 to <6	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
6 to <7	\$5,000,000	\$4,000,000	\$2,000,000	\$1,500,000	\$1,000,000	\$1,000,000
7 to <8	\$500,000	\$500,000	\$500,000	\$200,000	\$200,000	\$200,000
8 to <9	\$200,000	\$200,000	\$200,000	\$200,000	\$100,000	\$50,000
9 to <10	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$50,000
10 to <11	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	Ineligible
11 to <12	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

## Earthquake Sprinkler Leakage (EQSL) Sublimit Capacity Table

EQSL coverage eligibility criteria is similar to that for Earthquake coverage, consisting of acceptability of MMI and Soil Type from ISO Location as well as requested coverage limits, per the table below. EQSL does not include coverage for Earthquake coverage:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil (Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
2 to <3	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
3 to <4	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
4 to <5	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
5 to <6	\$5,000,000	\$5,000,000	\$5,000,000	\$2,500,000	\$1,500,000	Full Limits
6 to <7	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
7 to <8	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
8 to <9	\$5,000,000	\$5,000,000	\$5,000,000	\$2,500,000	\$1,000,000	Full Limits
9 to <10	\$500,000	\$500,000	\$250,000	\$100,000	\$100,000	Ineligible
10 to <11	\$250,000	\$250,000	\$200,000	Ineligible	Ineligible	Ineligible
11 to <12	\$100,000	\$100,000	\$75,000	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

## Coverages

The BOP product is based off of the ISO BOP, with use of proprietary endorsements to strengthen coverages, providing you with the requisite tools to meet your clients' needs, while enabling you to compete effectively in the small business marketplace. All coverages are subject to state-specific restrictions and availability.

## Enhancements

Included in our enhancement forms, is a suite of industry-specific broadening endorsements:

- Businessowners' Enhancement (SM 04 01)
- Restaurants Enhancement (SM 04 02)
- Lessors Risk Enhancement (SM 04 03)
- Contractors Enhancement (SM 04 04)

## BUSINESSOWNERS' ENHANCEMENTS

Coverages automatically include (higher limits are available for most coverages):

- Fire Department Service Charge: \$25,000
- Strengthened Civil Authority Business Income and necessary Extra Expense Limits
- Electronic Data: \$25,000
- Water-backup and Sump Overflow: \$15,000
- Newly Acquired or Constructed Property: Buildings, \$300,000 at each building; BPP, \$250,000 at each building
- Personal Property Off-Premises: \$15,000
- Outdoor Signs: \$25,000
- Outdoor Property: \$10,000

## RESTAURANT ENHANCEMENT

In addition to enhancements listed above in 'Businessowners' Enhancements', coverages include:

- Property of Others in Your Care, Custody or Control: Lesser amount of legal limit of liability, or \$10,000
- Fragile Articles Limitation: Limitation does not apply to glass, china or containers of property held for sale
- Food Contamination: \$10,000 extra expense, \$10,000 Business Income; \$5,000 additional advertising expense
- Spoilage: \$25,000 for the loss of perishable stock
- Money, Securities and Credit Card receipts: \$10,000

## LESSORS RISK ENHANCEMENT

In addition to enhancements listed above in 'Businessowners' Enhancements', coverages include:

- Tenant Move Back: \$15,000
- Realty Tax Assessment: \$25,000
- Mobile Equipment: \$25,000
- Outdoor Storage Sheds: \$25,000

## CONTRACTORS ENHANCEMENT

In addition to enhancements listed above in 'Businessowners' Enhancements', coverages include:

- Broad Form Additional Insured – when required by a written contract
- Waiver of Transfer of Rights Against Others to Us – under a contract with a person or organization

Additional coverage endorsements that may be available, based on eligibility, include the below. Limits and availability may vary, depending on Attune's underwriting appetite, individual account characteristics and state insurance department restrictions. Not all coverages/limits will be available on myattune.com.

### Other Property Coverages

- Water Back-Up and Sump Overflow (BP 04 53)
- Utility Services – Time Element (BP 04 57)
- Apartment Buildings – Loss or Damage to Tenants' Autos (Legal Liability Coverage) (BP 07 06)
- Fine Arts (BP 07 77)
- Off-Premises Interruption of Business – Vehicles and Mobile Equipment (BP 10 80)
- Debris Removal Additional Insurance (BP 14 09)
- Brands and Labels (BP 14 10)

### Other Liability Coverages

- Employee Benefits Liability Coverage (BP 04 98)
- Additional Insured – Grantor of Franchise (BP 14 05)

## Additional Insureds

Premium bearing additional insureds cost 5% of the base premium per additional insured up to a maximum of \$250 per additional insured with exceptions noted below that have a flat rate based on classification and location.

### Premium Bearing Additional Insured Forms

Name	Form Number
DESIGNATED PERSON OR ORGANIZATION	BP 04 48
ENGINEERS, ARCHITECTS OR SURVEYORS NOT ENGAGED BY THE NAMED INSURED	BP 04 49
ENGINEERS, ARCHITECTS OR SURVEYORS	BP 04 13
OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	BP 04 51
STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS RELATING TO PREMISES	BP 04 07
STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS	BP 04 52
VENDORS	BP 04 47
LESSOR OF LEASED EQUIPMENT (Flat Rate)	BP 04 16
MANAGERS OR LESSORS OF PREMISES (Flat Rate)	BP 04 02
OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS (Not available in FL)	BP 14 02
OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION	BP 04 50
LOSS OF RENTAL VALUE – LANDLORD AS DESIGNATED PAYEE (Flat Rate)	BP 05 93

### Non-Premium Bearing Additional Insured Forms

Name	Form Number
CONTROLLING INTEREST	BP 04 06
CO-OWNER OF INSURED PREMISES	BP 04 11
MORTGAGEE, ASSIGNEE OR RECEIVER	BP 04 09
OWNERS OR OTHER INTERESTS FROM WHOM LAND HAS BEEN LEASED	BP 04 10
LOSS PAYABLE	BP 12 03
BUILDING OWNER (Not available in FL)	BP 12 31
MORTGAGE HOLDER	Declarations

## Terrorism Insurance Coverage

- Policies in most jurisdictions with effective dates 11/1/2018 and later will have Terrorism coverage included in the policy. The insured may not elect to reject the coverage. No disclosure forms are required to be collected or retained.
- New York policies will contain a Policyholder Disclosure Acceptance/Rejection of Terrorism Insurance Coverage Notice of Terrorism Form indicating the applicant's acceptance or rejection of terrorism coverage located on the last page of the quote letter must be retained and kept until termination of the Terrorism Risk Insurance Program.

## Professional Liability

Attune can offer a BOP with professional liability coverage on the following classes of business:

- Barber and Beauticians (BP 08 01)
- Optical and Hearing Aid Establishments (BP 08 03)
- Printers Errors and Omissions (BP 08 04)
- Veterinarians Professional Liability (BP 08 05)
- Funeral Directors Professional Liability (BP 08 02)

## Employment Practices Liability (EPL)

Coverage is provided for liability arising out of claims for wrongful acts committed against an employee because of an employment-related offense, as well as a duty to defend. Coverages includes a Limit of Insurance for damages and defense expenses. The \$10,000 annual aggregate limit of insurance for the Employment-related Practices Liability Endorsement may be increased. Optional higher limits of \$25,000, \$50,000, \$75,000, \$100,000, and \$250,000 limits are available.

The Amendment of Consent to Settle (SM 05 30) may be applied to the Employment-related Practices Liability Endorsement to include a consent to settle option. The optional percentages that the insurer will be responsible for in excess of the initial settlement amount are: 10%, 25% and 50%.

The \$5,000 base deductible for the Employment-related Practices Liability Endorsement may be changed. Optional deductibles of \$10,000 and \$25,000 are available.

There is a sublimit applicable to Loss of Wages of \$1,000 per week for a max of 5 weeks.

An Extended Reporting Period option can be selected by marking a checkbox in the Schedule of the endorsement. This option provides an Extended Reporting Period only for coverages available in the Employment-related Practices Liability Endorsement. The claim must be for damages because of a wrongful act arising out of an employment-related practice and which commenced before the end of the policy period, but not before the applicable retroactive date.

**Ineligible classes of business include: attorneys' offices, employment agencies, and all**



franchise/franchisee operations.

## Data Breach Response and Cyber Liability Coverage

Attune offers a Data Breach Response and Cyber Liability Coverage Endorsement through our trusted partner GenRe for all eligible business. GenRe has tremendous underwriting and product knowledge and worked with us to develop this coverage.

### Coverage highlights include:

- Combined single/aggregate limits of \$50,000 or \$100,000
- Deductibles of \$1,000 or \$2,500
- First Party Coverage - Breach Response Services
  - Integrated Breach Response Team 24/7
  - Immediate Response – Full Support
  - Forensic Investigations
  - Legal Guidance/Services
  - Notifications to Affected Individuals
  - Credit Monitoring/ID Assistance
  - Call Center
  - Crisis Management/Public Relations
- Third Party Coverage - Privacy Defense and Liability
  - Privacy Liability from Breach Serviced by Policy
  - Defense of Privacy Lawsuit from Breach
  - Defense Costs Erode Limit
  - Experienced Claim Team
  - Panel of Experienced Attorneys
  - Fully Coordinated with Data Breach Response Activity for Best Outcome and Least Effort/Worry for Insured
- Third Party Coverage - Information Security Liability and Defense
  - Failure of Computer Security – Need Not Be a Breach and Not Applicable to Breach Alone
  - Infection of Computer Systems by and transmission of Malicious Code
  - Denial of Service Attack
  - Unauthorized Access or Use
  - Damage Caused to Third Party Due to Above
- Regulatory Defense and Penalties
  - Government Investigation of Breach
  - Federal, State or Local Regulators
  - Civil Fines or Penalties Imposed by Regulator(s) Privacy Liability from Breach Serviced by Policy
  - Defense/Claims Expenses Included
- Payment Card Industry (PCI) Fines and Costs
  - Credit Card Users – many BOP insureds
  - Violation of Merchant Service Agreement
  - Sublimit – 50% of Total Policy Limit

## Commercial Liability Excess Policy

The Commercial Liability Excess Policy is designed to provide up to \$10M in excess liability coverage over Attune's Business Owner's Policy and any other Commercial Auto and/or Employer's Liability (EL) policies that meet our underwriting requirements.

### General Eligibility Guidelines

- Not available in VT and KY.
- The risk must be eligible for and purchase a BlackBoard BOP policy.
- This product is not designed to provide coverage over any other General Liability insurance products except the Blackboard BOP policy. (Auto and EL)
- Underlying carriers must be rated A- VII by A.M. Best or greater, except EL state funds.
- Underlying policies must be written on an occurrence form (except Employee Benefits Liability Coverage)
- Underlying policies must provide uncapped defense costs outside the primary limits.
- The following class specific guidelines apply:
  - Office Buildings:
    - Smoke detectors required in each unit and a minimum of two marked exists.
    - If smoke detectors are battery operated, monthly inspection program must be documented and available to review if requested.
  - Medical/Dental Offices:
    - If the insured performs surgeries that require sedation or if any such surgeries are performed at the insured's premises the risk is ineligible.
    - Admitting patients for overnight stays is ineligible.
  - Veterinarians:
    - Performance of any services for race horses is ineligible.
  - Mercantile/Wholesale:
    - Importing any helmets, car seats or other child safety equipment is ineligible.
    - Repackaging or relabeling any of the products the insured sells or distributes is ineligible.
    - Sale of any foreign manufactured firearms is ineligible.
    - Sale of police supplies is ineligible.
  - Landscapers:
    - Clearing land used for power lines is ineligible.

## **Underlying BOP Eligibility Guidelines**

- Minimum General Liability limits for per occurrence/general aggregate/products completed operations of \$1M/\$2M/\$2M.
- Minimum liquor liability limits of \$1M per occurrence and \$1M aggregate if applicable.
- Minimum Stop Gap Liability limits for each employee/each accident/aggregate of \$1M/\$1M/\$1M if applicable.

## **Underlying Commercial Auto Eligibility Guidelines**

- Minimum combined single limit of \$1,000,000
- Insured must check Motor Vehicle Registration System (MVRS) annually.
- Underlying commercial auto policies with vehicles registered or principally garaged in West Virginia are ineligible.
- The following underlying auto exposures are ineligible:
  - School buses or vans
  - Truckers/Heavy-load haulers
  - Police vehicles, fire trucks, or ambulances
  - Hotel/Motel/Parking lot courtesy vans (over 10)
  - Courtesy vans (over 15 passengers)
  - Rapid delivery operations (e.g. pizza, newspaper, magazine)
  - Gasoline hauling or hazardous waste/red label materials
  - Commodity III or IV hauling
  - Ready mix trucks

## **Underlying Employer's Liability Eligibility Guidelines**

- Minimum limits of \$500,000 each for bodily injury coverage per accident, disease (each employee), and disease (policy limit), except Texas and Ohio where it is \$1M/\$1M/\$1M.
- Does not apply in NY or MA where this coverage is excluded.

## Coverages

- See table below for available limits.

Occurrence	General Aggregate	Product - Completed Operations Aggregate
\$1,000,000	\$1,000,000	\$1,000,000
\$2,000,000	\$2,000,000	\$2,000,000
\$3,000,000	\$3,000,000	\$3,000,000
\$4,000,000	\$4,000,000	\$4,000,000
\$5,000,000	\$5,000,000	\$5,000,000
\$6,000,000	\$6,000,000	\$6,000,000
\$7,000,000	\$7,000,000	\$7,000,000
\$8,000,000	\$8,000,000	\$8,000,000
\$9,000,000	\$9,000,000	\$9,000,000
\$10,000,000	\$10,000,000	\$10,000,000

- UM/UIM coverage is available in the following states:
  - o Florida
  - o Louisiana
  - o New Hampshire
  - o Vermont
- NOTE: UM/UIM limit selection: The BOP's liability limit will be the scheduled SIR's limit regardless of the selected underlying UM/UIM limit.

## Version History

Date	Key Revisions
10/6/16	Updated wind eligibility table
10/6/16	Updated utility services time element eligibility table
10/6/16	Updated utility services direct damage eligibility table
10/6/16	Updated wind business income sublimit table
10/6/16	Updated UW guidelines: HNO ineligible classes; LRO eligibility; permissible vacancy percentage; Processing & Service eligibility, Restaurant & Mercantile/Retail guidelines
10/10/16	Added BOP expansion classes wave 1.
10/11/16	Updated account maximum sales eligibility, from \$15M to \$20M; added explanatory language re: how to select Contractors' 'Office' v. 'Shop' Prem/Ops classifications
10/31/16	Added clarifying language re: UW eligibility
11/28/16	Increased TIV table limits for non-sprinklered, frame, non-restaurant construction
12/7/16	Clarify Wind Tables re: application of deductibles; modify tables to reflect which states do not permit exclusion of locations due to wind peril; see tables, pp 17-20.
1/12/17	Add comment re: definition and ineligibility of public warehousing, under "All Classes, Eligibility Guidelines. Added BOP expansion classes wave 2 and 3.
1/31/17	Added comment regarding Restaurant compliance requirements and corrected base EPLI deductible; added brief description of eligible "Wholesalers".
4/27/17	Clarified how to appropriately rate Multi-occupancy LRO specifically for non-office buildings (i.e. strip centers)
4/27/17	Modified NY contractors' territorial eligibility
4/27/17	Added newly eligible classes of business
4/27/17	Removed contractor eligibility restriction on snow plowing since snow plow products completed operations hazard coverage is now available
6/22/17	Removed sales of firearms/ammunition from ineligible retail.
6/22/17	Changed tobacco sales from being ineligible to tobacconists.
6/22/17	Removed processing and service guideline around computer hardware, software, or network security design.
6/22/17	Added section for additional insureds.
6/22/17	Removed AL from ineligible liquor liability coverage states.
6/22/17	Added guideline for restaurants that up to 10% catering is permissible.
7/31/17	Remove security guard class codes.
7/31/17	Added Commercial Liability Excess Policy Guidelines
11/16/17	Added states for XS liability
1/30/18	Combined BOP and XS state availability.
4/11/18	Added guidelines for ice cream stores and hibachi.
9/9/2018	Added new states for BOP and XS: ID, OR, MT, NM, ND, SD, WY; and added eligible class - Nail Salons

11/1/2018	Added clarifying guidelines around tool, machinery, and equipment rental, snow plow coverage eligibility, engineers and architects not engaged in construction, real estate agents and property management, and difference between contractor office and shop. Removed water companies and interior decorators from office class code list.
1/1/2019	Removed the following class codes: Household Appliance Installation – 74101 and 74111 Door and Window Installation – 74411 and 74421 Detective Agencies – 63741 and 63751 Building Materials Dealers – 52114 Toys Distributors – 50901 Added clarification on rating for additional insureds. Moved version history to end of document. Added class code: Grocery - Distributors - 50481
6/1/2019	Removed the mail order house retail class code and restaurant limited cooking drugstores. Added clarification around storing inventory on premises for retail and wholesale. Added guideline that 100% drop ship businesses are not eligible. Added definitions for restaurant types. Added guideline for offices making property management ineligible. Added definition of what engaged in construction is for architects/engineers - not engaged in construction class code.
8/7/2019	Updated design.