



**Products Available**

Business Owners Policy  
Commercial Package Policy  
Umbrella Policy

**Limits Available**

\$1M/\$2M & \$1M/\$3M Primary GL  
\$5M Umbrella  
\$25M TIV (per location)

**Eligibility**

Loss Runs (if prior coverage)  
Lessor's Risk Only  
Tenant's Risks  
Owner Occupied Risks

**Available Coverage Enhancements**

D&O Liability  
Hired & Non-owned Auto  
Druggists Liability  
Liquor Liability  
Equipment Breakdown  
Burglary and Robbery  
Ordinance and Law  
Spoilage  
BI and Extra Expense  
Beautician Liability  
Business Owners Enhancement  
Property Enhancement  
Dry Cleaners  
Bailee Coverage  
Premium Enhancement  
Premium Plus Enhancement  
Employment Practices Liability  
Printer's E&O Liability

\*Professional Liability Available

\*\*Subject to Audit

**Appetite Guide**

**Target**

**Mercantile**

Florist  
Liquor Stores  
Drug Stores/Pharmacies\*  
(No compounding)  
Shoe Stores  
Sporting Good Stores  
Stationery Stores  
Optical Goods Stores  
Photographic Equipment Store  
Women/Men's Clothing Stores  
(\$750K maximum TIV)

**Offices**

Accountants/CPA  
Doctors & Dental  
Insurance Agents  
Lawyers/Attorneys

**Services**

Barbershop/beauty Salon\*  
Shoe Repair  
Jewelry Repair  
Prints Shops\*

**Limited Cooking**

Bakeries  
Ice cream & Yogurt Stores  
Salad Bars  
Pizzerias  
Delicatessens/Sandwich Shops

**Habitation**

Condominium Association  
Co-Operatives (Co-Ops)  
Homeowners Associations

**Lessor's Risk Only**

Strip Mall  
Office Buildings  
Shopping Center  
Business Parks

**Hotel & Motel**

4 Stories or more & CPP Only

**Newly Acceptable\*\***

**Distributor/Wholesaler**

Clothing  
Electrical Equipment  
Food  
Grocery  
Hardware & Tool  
Refrigeration Equipment Dealer  
(Commercial only, No installation/Repair)

**Light Manufacturing**

Bakery Plants  
Candy or Confectionery Products  
Clothing  
Food  
Lighting Fixtures  
Musical Instruments  
Optical Goods  
Paper Goods  
Shoe  
Wig or Hair Accessories

**New UW Guideline**

**Frame Buildings**

-Unsprinklered buildings limits are now \$3M (BOP) and \$25M (CPP) outside of 5 boroughs. If there is commercial cooking, it must be sprinklered (NY, NJ).

**24 Hour Operation**

-Operation hours are defined as 2AM to 5 AM. A&B and Fire Arm Exclusion can be waived for Franchise businesses

**Agreed Value**

-The \$10M Limit on Agreed Value has been removed

**LROs**

-Shared parking is allowed where there is a clear delineation of parking area for each building or if building is tenant (NNN) occupied and provides a hold harmless agreement

**Hotel & Motel**

-Boutique hotel and separate Bar or Lounge are eligible (No DJ, Dance Floor, or Entertainment).