

Clothing Store Product

Our Clothing Store product is designed for clothing, shoe, handbag and hat stores with related accessories. Stores with sales up to \$3,000,000 per location or less than 7,500 sq. ft. are eligible.

PRODUCT FEATURES:

- ▶ Liability and Property coverage is available as a Package on a Businessowners Coverage Form
- ▶ Business Income on an Actual Loss Sustained Basis with a stated limit
- ▶ No Coinsurance clause
- ▶ Replacement Cost coverage is available
- ▶ Special cause of loss is available
- ▶ No General Liability deductible

COMPREHENSIVE OPTIONAL COVERAGES INCLUDE:

- ▶ Our Value Plus Endorsement
- ▶ Money & Securities coverage
- ▶ Employee Dishonesty coverage
- ▶ Non-Owned and Hired Auto coverage
- ▶ Equipment Breakdown coverage
- ▶ Glass coverage
- ▶ Signs coverage

LIMITS AVAILABLE:

- ▶ Liability – up to \$1,000,000 Occurrence/
\$2,000,000 Aggregate
- ▶ Excess or Umbrella coverage is available up to \$5,000,000
- ▶ Property – Protection Class 1-8 • Total limit up to \$3,000,000
Protection Class 9-10 • Total limit up to \$1,000,000

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium



Clothing Store — Package

| | <i>ISO CLASS CODES</i> |
|-----------------------|---|
| Clothing Stores | .56114, 56214, 56312, 56313, 56319, or 11127, 11128 |
| Leather Goods | .56992 |
| Hats & Caps | .50333 |
| Shoe Stores | .56613 or 18110 |

The Clothing Store Underwriting Guide should be consulted to determine the acceptability of each account.



The HIT ZONE – *Our highest hit ratio*

- 🚫 Up to \$1,000,000 in annual sales
- 🚫 Occupy up to 3,000 sq. ft.
- 🚫 Suburban or rural locations
- 🚫 No building coverage
- 🚫 No commercial cooking in building
- 🚫 No apartments
- 🚫 Property limits less than \$500,000
- 🚫 No losses or claims (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to \$3,000,000 in annual sales
- ▶ Store with a total area of up to 7,500 sq. ft.
- ▶ See Available Limits section for Product Maximum Limits
- ▶ No more than two losses or claims per coverage part (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

PRODUCT ADVANTAGES

- ▶ Offered only through the Professional Wholesaler
- ▶ Businessowners coverage form
- ▶ Business income on an actual loss sustained basis with a stated limit
- ▶ No Coinsurance clause
- ▶ Replacement cost coverage available
- ▶ Special cause of loss available
- ▶ Non Owned and Hired car available if there is no delivery
- ▶ No General Liability deductible
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

Clothing Store — Package

INELIGIBLE RISKS

- ▶ Any products sold under the applicant's name or label (Premises Preferred Eligible)
- ▶ Any sale of children's/infant's merchandise (Premises Preferred Eligible)
- ▶ Any consignment, used or salvage merchandise (Premises Preferred Eligible)
- ▶ Sales of fur products (Synthetic fur is eligible)
- ▶ Any sales of orthopedic shoes
- ▶ Any costume sales or rental
- ▶ No direct importing of products or product assembly
- ▶ Risks that do not have 100% of their wiring on circuit breakers
- ▶ Risks with aluminum wiring
- ▶ Risks located in: Alaska, Hawaii or Louisiana
- ▶ Operations involving hazardous / pollution exposure
- ▶ Any prior, existing or pending bankruptcy within the last 5 years

AVAILABLE LIMITS

- ▶ Liability - up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Property - Protection Class 1-8 Total limit \$3,000,000
Bus. Personal Property maximum \$500,000
Protection Class 9-10 Total limit \$500,000
Bus. Personal Property maximum \$200,000
- ▶ Coastal Zone up to \$500,000 per location (wind exclusion applies)

SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed & signed application that accompanies this quote; or
 - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
 - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
 - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.

Clothing Store Package Product

AS A CLOTHING STORE OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ General Liability that includes coverage for Mental Anguish or Emotional Distress
- ▶ No coinsurance clause on the property coverage
- ▶ Loss of income on an Actual Loss Sustained basis
- ▶ Peak Season coverage for your Business Personal Property

Why you should place coverage with our Clothing Store Package Product?

| COVERAGE FEATURES | OUR GROUP | COMPETITORS' POLICY |
|---|-----------|---------------------|
| Businessowners Policy form | ✓ | ? |
| General Liability that expands the definition of Bodily Injury to include Mental Anguish or Emotional Distress with no deductible | ✓ | ? |
| Non owned and Hired Automotive coverage available | ✓ | ? |
| Loss of Income on Actual Loss Sustained basis up to the stated limit available | ✓ | ? |
| Products Liability included at two times the General Liability occurrence limit | ✓ | ? |
| No Coinsurance Clause; No Classification Limitation or Designated Premises Endorsement | ✓ | ? |
| Personal Property of others up to contents limit | ✓ | ? |
| Peak Season coverage | ✓ | ? |
| \$5,000 transit coverage | ✓ | ? |
| Replacement Cost available | ✓ | ? |
| Special Cause of Loss including theft available | ✓ | ? |
| Equipment Breakdown coverage available | ✓ | ? |
| Value Plus Endorsement is available on accounts eligible for Special form offering 13 valuable coverages available | ✓ | ? |