

## Concessionaires and Vendors Product

This product is specifically designed to accommodate the coverage and pricing needs for a wide variety of Concessionaires and Vendors.

### PRODUCT FEATURES:

- ▶ Coverage available as:
  - Monoline General Liability
  - Package – Including General Liability with Property and/or Inland Marine
- ▶ Broad Eligibility to include:
  - Indoor Vendors, Outdoor Vendors, Seasonal Lots and Tents, and Flea Market/Fair/Show Vendors
  - Hot Dog Vendors, News Stands, Mall Kiosks, Christmas Tree Lots, and more
  - Operating locations including: Airports, Bus Terminals, Museums, Office Buildings, Rest Stops, Shopping Malls, Train Stations, Athletic Fields, Beaches, Business Parks, Parking Lots, Public Parks, Public Streets/Sidewalks, School Campuses, and more.
  - Primary or Varying Operating Locations
  - Small to large operations (Up to 40 individual locations or stands)
- ▶ Competitive Pricing
- ▶ Low Minimum Premiums
- ▶ Coverage can be extended to include Office or Warehouse locations

### LIABILITY FEATURES:

- ▶ Easy to Use Pricing
  - Flat charge per stand or show
- ▶ Blanket Additional Insured
- ▶ Products/Completed Operations coverage provided for most eligible risks
- ▶ Primary Limits available up to \$2,000,000 occurrence/\$3,000,000 aggregate
- ▶ No Liability Deductible
- ▶ Policy is nonauditable
- ▶ Hired and Non-owned Auto Liability coverage available

### INLAND MARINE FEATURES:

- ▶ Included in Package with General Liability
- ▶ Coverage up to \$35,000 per item for scheduled items
- ▶ Coverage for other Miscellaneous Items
- ▶ Theft Coverage included

### ADDITIONAL ADVANTAGES:

- ▶ Property coverage available for office and warehouse locations
- ▶ Available for Web Quoting
- ▶ Quick quote and binder turnaround
- ▶ Financial stability of a carrier rated A++ by A.M. Best.



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### The HIT ZONE – *Our highest hit ratio*

- 🎯 Indoor, Outdoor, Seasonal Lots or Tents, and Flea Market Vendors
- 🎯 Regularly operating from the same location daily, or varying locations
- 🎯 Street Vendors, Hot Dog Carts, Flea or Farmers Markets
- 🎯 Kiosks, Stands, Tables, Booths, News Stands, and more
- 🎯 Up to \$150,000 in receipts
- 🎯 Annual Term (90 Day Term for Seasonal Lots or Tents)

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

- ▶ Up to \$500,000 in annual gross receipts per stand
- ▶ Up to 40 stands, or \$5,000,000 in annual/gross receipts, per risk
- ▶ New Ventures
- ▶ No more than 2 losses in the past 3 years (excluding closed without payment)

### PRODUCT ADVANTAGES

- ▶ Coverage available as:
  - Monoline General Liability
  - Package – Including General Liability with Property and/or Inland Marine
- ▶ Broad eligibility to include:
  - Indoor Vendors, Outdoor Vendors, Seasonal Lots and Tents, and Flea Market/Fair/Show Vendors
  - Hot Dog Vendors, News Stands, Mall Kiosks, Christmas Tree Lots, and more
  - Operating locations including: Airports, Bus Terminals, Museums, Office Buildings, Rest Stops, Shopping Malls, Train Stations, Athletic Fields, Beaches, Business Parks, Parking Lots, Public Parks, Public Streets/Sidewalks, Schools Campuses, and more
  - Primary or Varying Operating Locations
  - Small to large operations (Up to 40 individual locations or stands)
- ▶ Easy to Use Pricing:
  - Flat Liability Rates per Stand or Event
- ▶ Blanket Additional Insured
- ▶ Competitive Pricing / Low Minimum Premiums:
  - Liability Minimum Premiums range from \$275 to \$500 (\$1,000,000 Occurrence / \$3,000,000 Aggregate Limits)
- ▶ Liability Limits up to \$2,000,000 Occurrence / \$3,000,000 Aggregate on primary policy.
- ▶ Inland Marine Coverage for Stands and Miscellaneous Items
  - Theft Coverage included
- ▶ Property and General Liability Coverage can be extended to include Office or Warehouse locations
- ▶ Policy is nonauditable
- ▶ Financial Stability of a carrier rated A++ by A.M. Best

# Concessionaires and Vendors Product

## INELIGIBLE RISKS

### General Liability

- ▶ Any leasing of premises to others
- ▶ Owner, organizer or sponsor of a fair, festival, carnival, flea market, farmers market, exhibit, conference or similar event (Booth operator or Financial sponsor is eligible)
- ▶ Any applicant that acts as a franchisor (Grantor of a franchise)
- ▶ Any vendor operating inside an amphitheater, arena, ball park, concert hall, stadium, or theatre with seating for more than 2,500
- ▶ Any prior, existing or pending bankruptcy in the past 5 years
- ▶ Any Fair, Flea Market, or Show Vendor – that does not operate at the same location throughout the year – with less than 5 events per year.
- ▶ Any warehouse location used for any purpose other than the storage of merchandise to be used in your concession or vending business. These should be considered outside of this product

\* *Products/Completed Operations will be excluded for some risks*

\* *Some risks will be prohibited based on the products sold or services provided*

### Inland Marine

- ▶ Locations in Alaska, Hawaii, Louisiana, city of Detroit (MI)
- ▶ Scheduled Equipment with values greater than \$35,000

## AVAILABLE LIMITS

### General Liability

- ▶ Customer Authority - up to \$2,000,000 occurrence/\$3,000,000 aggregate for primary General Liability
- ▶ Additional limits up to \$5,000,000 are available within your authority through our Umbrella or Excess Liability Products

### Inland Marine

- ▶ Up to \$500,000 Total Limits
- ▶ Up to \$35,000 for any scheduled item
- ▶ Up to \$2,500 per item included in blanket equipment limit

## 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.

# Concessionaires and Vendors Product

AS A CONCESSIONAIRE OR VENDOR, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ Premises Liability for the area you occupy and operations you conduct
- ▶ Products/Completed Operations for the goods you sell
- ▶ Blanket Additional Insured
- ▶ Inland Marine for your stand as well as miscellaneous items at your stand
- ▶ Property and General Liability for your warehouse or office location

Why should you choose the United States Liability Insurance Group's Concessionaires and Vendors Product?  
The following are important features. Make sure you have them all.

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Products/Completed Operations Liability*	✓	?
Blanket Additional Insured	✓	?
Defense Costs are provided outside the limits	✓	?
No Liability Deductible	✓	?
Expanded Definition of Bodily Injury to include sickness or disease by mental anguish or emotional distress	✓	?
Inland Marine – Up to \$35,000 per item for Scheduled Items (carts, stands, booths, etc.). Blanket Limits available for Miscellaneous Items (value of less than \$2,500)	✓	?
Property and General Liability Coverage is available for Warehouse and/or Office locations	✓	?
Theft Coverage available for all locations	✓	?

\* Products/Completed Operations Liability may be excluded for certain goods sold by applicant