

Convenience, Delicatessen and Grocery Store Product

We are excited to announce our Convenience, Delicatessen, and Grocery Store product geared toward the unique coverage needs for these types of businesses.

COVERAGES AVAILABLE:

- ▶ Liquor Liability
- ▶ General Liability
- ▶ Property
- ▶ Package
- ▶ Umbrella

PRODUCT FEATURES:

- ▶ Broad appetite for small to medium sized risks
- ▶ New Ventures
- ▶ 24-hour operations
- ▶ Gasoline sales exposures eligible
- ▶ Commercial Cooking exposures
- ▶ Liquor Liability Available
- ▶ Umbrella Limits up to \$5,000,000 available
- ▶ Optional coverages in Package include:
 - Loss of Income coverage
 - Money & Securities coverage
 - Non-Owned & Hired Auto coverage
 - Sign & Glass coverage
 - Equipment Breakdown with \$25,000 food spoilage limit

ADDITIONAL ADVANTAGES

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



Grocery/Convenience Store & Deli — Commercial Liability

Grocery Stores.....13673
Delicatessens.....11288



The HIT ZONE – *Our highest hit ratio*

- 🎯 Up to \$500,000 in annual sales
- 🎯 Locations up to 2000 square feet
- 🎯 No gasoline sales
- 🎯 Maximum of 25% alcohol sales
- 🎯 No losses/claims incurred in the past three (3) years

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

- ▶ Up to \$3,000,000 in annual sales
- ▶ Locations up to 4000 square feet
- ▶ Up to 75% gasoline sales
- ▶ Accounts with more than 25% alcohol sales
- ▶ Accounts with self service car washes
- ▶ No more than two (2) losses or claims (excluding closed without payment) incurred in the past three (3) years

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ No Liability Deductible



Grocery/Convenience Store & Deli — Commercial Liability

INELIGIBLE RISKS

- ▶ Any propane tank filling operations
- ▶ Any auto repair operations
- ▶ Any automatic car wash operations
- ▶ Locations in Alaska or Louisiana

AVAILABLE LIMITS

- ▶ Customer Authority - up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Additional limits up to \$5,000,000 are available within your authority via our GoldCUP Umbrella Product

SUBMISSION REQUIREMENTS

- ▶ Acord General Liability application and our Grocery/Convenience/Deli Supplement or equivalent.
- ▶ Representation of incurred loss history for the past three (3) years

Grocery/Convenience Stores

WHY DO YOU NEED TO PURCHASE A GROCERY/CONVENIENCE STORE PRODUCT?

- ▶ A patron slips and falls on your uneven parking lot
- ▶ Fire at your premise causes damage to neighbor's property
- ▶ A customer slips and falls on store's wet floor

Why should you choose the Grocery/Convenience Store Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?