

## Electronic Store Product Businessowners Package

Introducing a product that is designed for all types of Electronic stores including: Appliance, camera, Computer, Television and Cell Phone stores.

### OUR PRODUCT IS DESIGNED FOR THE FOLLOWING TYPES OF STORES:

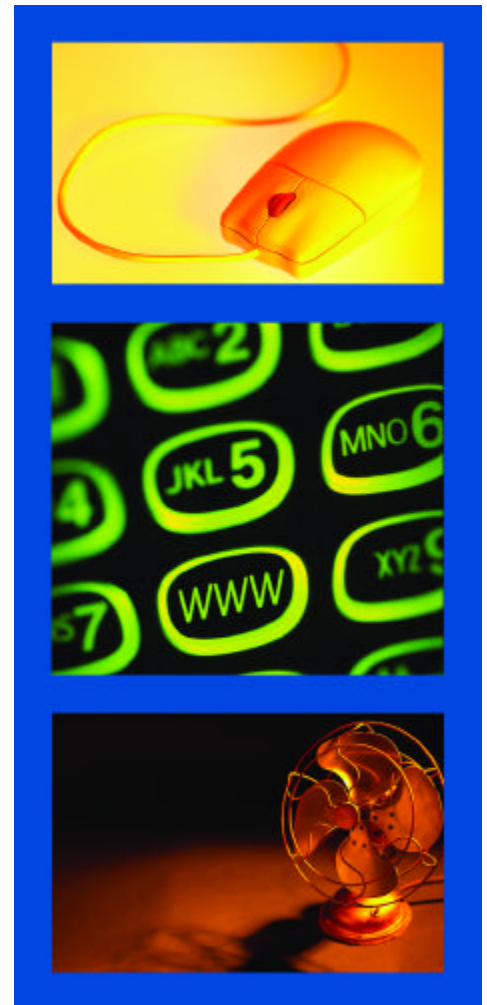
- ▶ Appliance
- ▶ Camera
- ▶ Computer
- ▶ Phone
- ▶ Radio
- ▶ Stereo
- ▶ Television
- ▶ Video Game

### OPTIONAL COVERAGES INCLUDE:

- ▶ Loss of Income - 12 month Actual Loss Sustained Basis with a maximum limit
- ▶ Our Value Plus Endorsement
- ▶ Equipment Breakdown
- ▶ Non-Owned & Hired Auto coverage (no delivery service)
- ▶ Money & Securities coverage
- ▶ Signs coverage
- ▶ Glass coverage

### ADDITIONAL ADVANTAGES:

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



## Electronic Stores Businessowners Package — Package

Electronic Stores .....	12393
Appliance Stores—Household Types .....	10042
Camera and Photographic Equipment Stores .....	10309
Computer Stores .....	11160

Any other similar store such a Radio, Television, Pager, or Cell Phone stores



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

- 📍 Total area not exceeding 10,000 square feet per location
- 📍 Tenant operations
- 📍 Building not exceeding 3 stories in height
- 📍 No habitation occupancy
- 📍 Property Limits less than \$300,000
- 📍 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

- ▶ Total area not exceeding 25,000 square feet per location
- ▶ No cap on building height — Must be 100% sprinklered if greater than 6 stories
- ▶ 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

- ▶ A.M. Best rated A++ carrier
- ▶ No coinsurance clause
- ▶ Non Owned and Hired car coverage available if no delivery service
- ▶ Business income available on an Actual Loss Sustained basis for 12 months, up to the Business Income limit
- ▶ Offered only through the Professional Wholesaler
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ Crime coverage available

# Electronic Stores Businessowners Package — Package

## INELIGIBLE RISKS

- ▶ Total area of risk in excess of 25,000 square feet
- ▶ Risks directly importing products
- ▶ Risks with sales over \$3,000,000
- ▶ Risks that do not have 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks not having smoke detectors
- ▶ Warehouse risks
- ▶ Risks having their “own brand” or used products sold
- ▶ Risks with firearms on the premises
- ▶ Risks that do computer consulting (see professional product)
- ▶ Risks that do web designing, web hosting, or internet service provider services
- ▶ Risks located in: Alaska, Hawaii or Louisiana
- ▶ Risks located in: Alaska, Hawaii or Louisiana
- ▶ Any prior, existing or pending bankruptcy within the last 5 years

## AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in protection class 1-8
- ▶ Maximum property value of \$1,000,000 in protection class 9-10
- ▶ Coastal Zone up to \$500,000 per location (wind exclusion applies)
- ▶ Liability limits up to \$1,000,000/2,000,000/1,000,000

## 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.

# Electronics Store Package Product

AS AN ELECTRONICS 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 Car coverage	✓	?
Loss of Income on Actual Loss Sustained basis up to the stated limit	✓	?
No Coinsurance Clause; No Classification Limitation or Designated Premises Endorsement	✓	?
Personal Property of Others up to the Contents limit	✓	?
\$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 coverage enhancements; including water backup, Money & Securities, Employee Dishonesty, Valuable Papers, Signs, Accounts Receivable and More	✓	?
Employee Dishonesty	✓	?