

Laundromat Businessowners/Package Product

Introducing a product offering a comprehensive coverage package designed to meet the diverse needs of risks operating within the Laundromat Industry. Our broad eligibility requirements are equally as impressive as our coverage offering.

ELIGIBILITY FEATURES

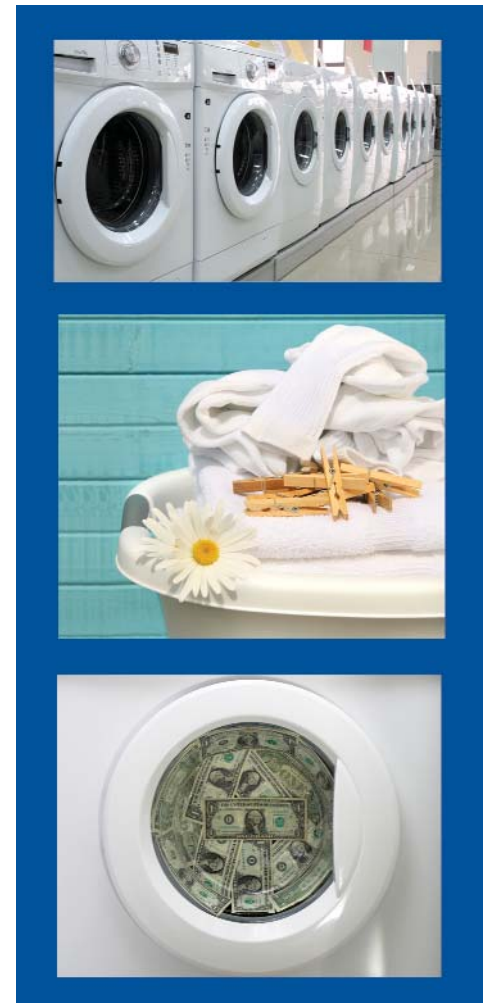
- ▶ \$3,000,000 Annual Sales
- ▶ \$1,500,000 Total Insured Property Value
- ▶ Risks open 24 hours per day
- ▶ Attended or unattended operations
- ▶ Mixed occupancies within a single structure
- ▶ Ancillary services including food sales, arcade games, shoe repair, etc.
- ▶ Risks serving alcohol

COVERAGE FEATURES

- ▶ 10 Coverages Available
 - General Liability
 - Property
 - Equipment Breakdown
 - Crime
 - Hired/Non-owned Liability
 - Employment Practices Liability
 - Umbrella or Excess General Liability
 - Liquor Liability
- ▶ No General Liability Deductible
- ▶ Personal Property of Others offered up to Contents Limit
- ▶ Liability rates per washing machine (no annual audit)
- ▶ Special Form, Replacement Cost options available

ADDITIONAL ADVANTAGES:

- ▶ Security of an A.M. Best A++ Rated Carrier
- ▶ Flexibility to write monoline coverage or as a package on the Businessowners Form
- ▶ Admitted in AZ, CA, CO, GA, IL, IA, IN, MD, MT, NV, OH, OK, OR, PA, UT, WI and WY
- ▶ Package minimum premiums as low as \$500
- ▶ Automatic quote for Umbrella or Excess Liability @ limits \$1,000,000 thru \$5,000,000 offered on every risk
- ▶ Automatic quote for Employment Practices Liability @ limits \$100,000 thru \$5,000,000 offered on every risk



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This preferred product targets risks that have Laundries and Dry Cleaning stores that also can have self service operations and receiving stations.



The HIT ZONE – *Our highest hit ratio*

- 📍 GENERAL LIABILITY
- 📍 Up to \$3,000,000 in annual sales
- 📍 Risks with multiple profit centers
- 📍 No losses or claims (excluding closed without payment) incurred in the past three years
- PROPERTY
- 📍 Tenant Operations
- 📍 No habitational exposure
- 📍 No vacancies
- 📍 Risks having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- 📍 Risks having 100% of the wiring on circuit breakers
- 📍 No losses or claims (excluding closed without payment) incurred in the past three years

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

GENERAL LIABILITY

- ▶ Risks open 24-hours
- ▶ Risks that do not have security guards or firearms on the premises
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ New Ventures
- ▶ Risks up to \$1,500,000 in total property value per location, (\$600,000 with commercial cooking)
- ▶ Risks with commercial cooking exposure
- ▶ Risks open 24 hours
- ▶ Risks with Drive-In operations
- ▶ Risks that have up to four apartments
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ Rates based on the number of washers
- ▶ Non Owned and Hired Automobile Coverage available if there is no delivery
- ▶ No coinsurance clause
- ▶ Availability of Equipment Breakdown Coverage
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income Limit
- ▶ Crime Coverage available
- ▶ Value plus endorsement (13 property coverage additions/extensions) at no additional charge if risk qualifies for Hit Zone
- ▶ Offered only through the Professional Wholesaler
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

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INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Any risk having more than three claims in the past three years or any in excess of \$50,000
- ▶ Risks with sales over \$3,000,000
- ▶ Risks with selling products under their own label
- ▶ Risks that directly import products
- ▶ Risks where the machines are not properly grounded to prevent shock
- ▶ Risks having front loading washers without the properly functioning safety locks/latches
- ▶ Risks having dryers that do not stop operating once the door is opened
- ▶ Risks having self service dry cleaning machines
- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Operations involving hazardous / pollution exposure
- ▶ Planned renovation/construction during our policy term
- ▶ Risks having existing tax liens
- ▶ No prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Alaska or Louisiana

PROPERTY

- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks not having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ No prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Alaska, Hawaii or Louisiana

AVAILABLE LIMITS

- ▶ Maximum property value of \$1,500,000 in protection class 1-6 (\$600,000 if commercial cooking)
- ▶ Maximum property value of \$1,000,000 in protection class 7-10 (\$250,000 if commercial cooking)
- ▶ Coastal Zones up to \$500,000 (wind exclusion applies)
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

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.

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AS AN OWNER OF A LAUNDROMAT BUSINESS, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ Personal Property of Others Coverage for damage to customer's clothing
- ▶ Equipment Breakdown Coverage for damage to your washing machines and dryers
- ▶ Employment Practices Liability Coverage for suits alleging discrimination, wrongful termination or sexual harassment
- ▶ Liquor Liability Coverage if serving alcohol on your premises
- ▶ General Liability Coverage for ancillary exposures such as arcade games, vending machines or food sales
- ▶ Loss of Income Coverage when operations are impaired or halted
- ▶ Non-owned Automobile Coverage when an employee uses their personal auto in your business

Why you should choose our Laundromat Businessowners Package Product:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Businessowners Policy Form	✓	?
No General Liability Deductible	✓	?
*Accounts Receivable - \$25,000	✓	?
*Arson Reward - \$5,000	✓	?
*Electronic Data - \$25,000	✓	?
*Employee Dishonesty - \$5,000	✓	?
*Fine Arts - \$25,000	✓	?
*Fire Department Service Charge - \$2,500	✓	?
*Fire Extinguishing Equipment Recharge - \$5,000	✓	?
*Money & Securities - \$5,000	✓	?
*Outdoor Property - \$10,000	✓	?
*Personal Property of Others up to Contents Limit	✓	?
*Property In Transit - \$10,000	✓	?
*Property Off-Premises - \$15,000	✓	?
*Signs - \$10,000	✓	?
*Valuable Papers & Records - \$25,000	✓	?
*Water Back Up at Sewer, Drain or Sump - \$5,000	✓	?

*Included when Value PAC Endorsement purchased

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).