

## Main Street Mercantile Product

This product is specifically designed to accommodate the coverage and pricing needs of a wide array of mercantile risks.

### PRODUCT FEATURES:

- ▶ Coverage available as:
  - Businessowners Form (If eligible)
  - Package
  - Monoline Liability
  - Monoline Property
- ▶ Broad Eligibility Requirements
  - Over 75 Classes selected for preferred treatment (See chart on following page)
  - Up to \$3,000,000 in annual sales
  - New ventures eligible
- ▶ Low Minimum Premiums

### LIABILITY FEATURES:

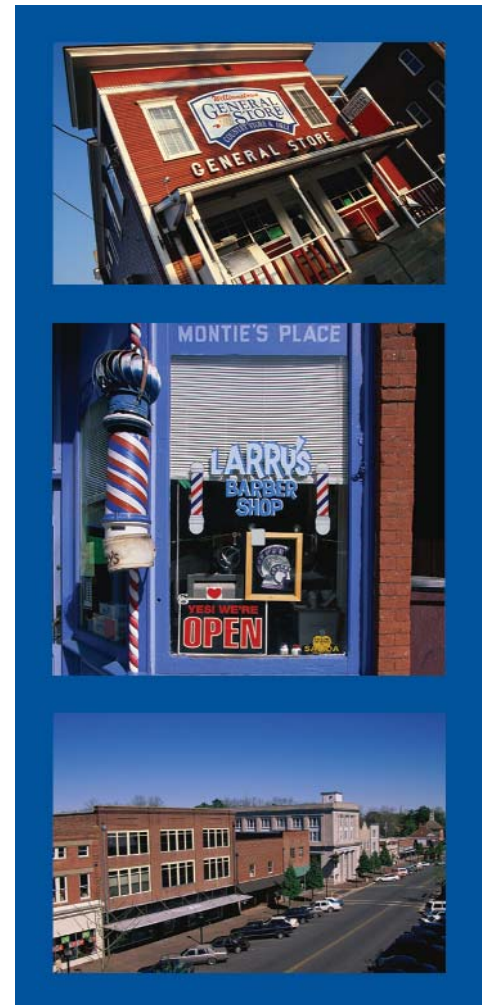
- ▶ Limits available up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- ▶ No Liability Deductible
- ▶ Pollution Exclusion has Hostile Fire Exception
- ▶ Hired and Non-Owned Auto Liability Coverage available
- ▶ Commercial Excess General Liability, Umbrella available up to \$5,000,000

### PROPERTY FEATURES:

- ▶ Broad Property Coverage using ISO's April '02 coverage form
- ▶ Equipment Breakdown – Includes free boiler inspection if required in your jurisdiction
- ▶ Value Plus Endorsement available providing 15 coverage extensions and enhancements
- ▶ Special Cause of Loss and Replacement Cost available
- ▶ Up to \$3,000,000 in Property limits, \$500,000 in all Coastal Areas

### ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Exceptional service



Over 75 Classes listed below within the ISO 10000 selected to receive our Main Street Treatment

Antique Stores	10026	
Appliance Stores - household type	10042	
Army and Navy Stores	10060	
Art Galleries	10065	10066
Automobile Parts & Supplies Stores	10071	
Barber Shops	10113	
Beauty Parlors & Hair Styling Salons	10115	
Bakeries	10100	
Beverage Store	10145	10146
Books and Magazines Stores	10204	10205
Camera and Photographic Equipment Stores	10309	
Candy or Confectionery Stores	10352	
Car Washes - Self service	10368	
Carpet, Rug or Upholstery Cleaning - shop only	11007	
Clothing or Wearing Apparel Stores	11127	11128
Collectibles and Memorabilia Stores	11155	
Computer Stores	11160	
Copying and Duplicating Services - retail	11222	
Cosmetic, Hair, or Skin Preparation Stores	11234	
Dairy Products or Butter and Egg Stores	12358	11259
Department or Discount Stores	12356	
Electrical and Lighting Stores	18437	
Electronics Store	12393	
Engraving	52660	
Fabric Stores	12510	
Floor Covering Stores	12805	
Florists	12841	
Formal Wear or Costumes - rented to others	12927	
Furniture Stores	13351	13352
Gardening & Light Farming Supply Dealers	12362	
Gift Shops	13506	13507
Grocery Store	13673	
Hardware Stores	13716	
Health or Natural Food Stores	13720	
Hearing Aid - Stores	13759	
Home Furnishing Stores	18437	
Home Improvement Stores	14279	
Ice Cream Stores	14401	
Jewelry Stores or Distributors	14655	
Laundries and Dry Cleaners Self-Service	14731	
Laundry and Dry Cleaning Stores	14733	
Leather Goods Store	11127	
Lithographing	58408	
Luggage Goods Stores	18437	
Mailing or Addressing Companies	45937	
Mail Box or Packaging Stores	15070	
Meat, Fish, Poultry or Seafood Stores	15224	
Music Stores - Pre-recorded	16676	
Musical Instrument Stores	15538	
Nail Salons	15600	
Nursery - Garden	15699	
Office Machines or Appliances - retail - no repair	18437	
Office Machines or Appliances - wholesale - no repair	12362	
Optical Goods Stores	15839	
Paint, Wallpaper or Wallcovering Stores	15991	
Painting, Picture or Frame Stores	15993	
Pet Stores	16403	
Printing	58408	
Shoe Repair Shops	18109	
Shoe Stores	18110	
Sporting Goods or Athletic Equipment Stores	18206	
Stationery or Paper Products	18335	
Tailor Merchants - men or boys	18506	
Tailoring or Dressmaking Establishments - custom	18507	
Variety Stores	18911	18912
Video Stores	18920	
Washing Machines, Dryers or Ironers - coin meter type	19007	

# Mainstreet Mercantile Product — Businessowners Package

This preferred product targets a wide variety of mercantile risks. We can write this product on a Monoline General Liability, Monoline Property, Commercial Package, or Businessowners Package (if eligible).



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

### GENERAL LIABILITY

- 🚫 Up to \$3,000,000 in annual sales
- 🚫 No losses or claims (excluding closed without payment) incurred in the past three years

### PROPERTY

- 🚫 Tenant Operations
- 🚫 No habitational exposure
- 🚫 No vacancies
- 🚫 Property limits less than \$500,000
- 🚫 No losses or claims (excluding closed without payment) incurred in the past three years

### ELIGIBLE RISKS –

#### ▶ Eligible classes:

Antique Stores	Clothing Stores	Furniture Stores	Nail Salons
Appliance stores	Collectibles and	Gift Stores	Newsstands
Army and Navy Stores	Memorabilia Stores	Grocery Stores	Nursery – Garden
Art Galleries	Computer Stores	Hardware Stores	Office machines and
Artist supplies	Copying & Duplicating	Health or Natural Food	appliance stores
Automobile Parts	Craft Supply Stores	Stores	Optical Goods
Bakeries	Dairy Products or Butter	Hearing Aid Stores	Pet Grooming and Pet
Barber Shops	and Egg Stores	Ice Cream Stores	stores
Beauty Parlors	Delicatessen	Internet Retailers	Picture Frame Stores
Beverage Stores	Department stores	Jewelry Stores	Printing Shops
Books & Magazines	Discount Stores	Laundry and Dry	Shoe Repair
Bridal Shops	Drugstores	Cleaning Stores	Shoe Stores
Camera Equipment	Electronic Stores	Mail Box or Packaging	Sporting Goods
Candy Stores	Fabric Stores	Stores	Stationary or Paper
Cards & Stationary	Floor Covering Stores	Lighting Stores	Stores
Car Washes	Florists	Luggage Stores	Tailor Shops
Carpet Stores	Fruits & Vegetable	Meat, Fish, and Poultry	Variety Stores
Ceramic Stores	Stores	Music Stores	Video Stores

### GENERAL LIABILITY

- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

### PROPERTY

- ▶ Risks up to \$3,000,000 in total property value per location, (\$600,000 with commercial cooking)
- ▶ Risks that have up to four apartments
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

# Mercantile — Package

## PRODUCT ADVANTAGES

- ▶ Non Owned and Hired Automobile Coverage available if there is no delivery
- ▶ No coinsurance clause
- ▶ Availability of Equipment Breakdown Coverage with food spoilage sublimit of \$25,000
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income Limit if Businessowners Package eligible
- ▶ Crime Coverage available
- ▶ Value plus endorsement (13 property coverage additions/extensions)
- ▶ Offered only through the Professional Wholesaler
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

## INELIGIBLE RISKS

### GENERAL LIABILITY

- ▶ Risks with sales over \$3,000,000
- ▶ Risks that do not have firearms on the premises
- ▶ Any products sold under the applicant's name or label
- ▶ Any sale of children's/infant's merchandise
- ▶ Risks directly importing products
- ▶ Risks with rental operations
- ▶ Operations involving hazardous/pollution exposure
- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ 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 \$3,000,000 in protection class 1-8 (\$600,000 if commercial cooking)
- ▶ Maximum property value of \$1,000,000 in protection class 9-10 (\$250,000 if commercial cooking)
- ▶ Coastal zones up to \$500,000 per location (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.

# Main Street Mercantile — Commercial Liability

75 Classes listed below within the ISO 10000 selected to receive our Main Street Treatment

Antique Stores	10026		Home Improvement Stores	14279
Appliance Stores - household type	10042		Ice Cream Stores	14401
Army and Navy Stores	10060		Jewelry Stores or Distributors	14655
Art Galleries	10065	10066	Laundries and Dry Cleaners Self-Service	14731
Automobile Parts & Supplies Stores	10071		Laundry and Dry Cleaning Stores	14733
Barber Shops	10113		Mail Order Houses	45901
Beauty Parlors & Hair styling Salons	10115		Mailing or Addressing Companies	45937
Bakeries	10100		Mail Box or Packaging Stores	15070
Beverage Store	10145	10146	Meat, Fish, Poultry or Seafood Stores	15224
Books and Magazines Stores	10204	10205	Musical Instrument Stores	15538
Camera and Photographic Equipment Stores	10309		Nail Salons	15600
Candy or Confectionery Stores	10352		Newsstands	15608
Car Washes - Self service	10368		Nursery - Garden	15699
Carpet, Rug or Upholstery Cleaning - shop only	11007		Optical Goods Stores	15839
Clothing or Wearing Apparel Stores	11127	11128	Paint, Wallpaper or Wallcovering Stores	15991
Collectibles and Memorabilia Stores	11155		Painting, Picture or Frame Stores	15993
Computer Stores	11160		Pet Grooming	16402
Copying and Duplicating Services - retail	11222		Pet Stores	16403
Cosmetic, Hair, or Skin Preparation Stores	11234		Music Stores - Pre-recorded	16676
Dairy Products or Butter and Egg Stores	12358	11259	Internet Retailers	16750
Department or Discount Stores	12356		Shoe Repair Shops	18109
Office Machines or Appliances - wholesale - no repair	12362		Shoe Stores	18110
Electronics Store	12393		Sporting Goods or Athletic Equipment Stores	18206
Fabric Stores	12510		Stationary or Paper Products	18335
Floor Covering Stores	12805		Electrical and Lighting Stores	18437
Florists	12841		Home Furnishing Stores	18437
Formal Wear or Costumes - rented to others	12927		Luggage Goods Stores	18437
Furniture Stores	13351	13352	Office Machines or Appliances - retail - no repair	18437
Gift Shops	13506	13507	Tailor Merchants - men or boys	18506
Hardware Stores	13716		Tailoring or Dressmaking Establishments - custom	18507
Health or Natural Food Stores	13720		Variety Stores	18911 18912
Hearing Aid - Stores	13759		Video Stores	18920
			Washing Machines, Dryers or Ironers - coin meter type	19007



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

- 🎯 Up to \$1,000,000 in annual 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
- ▶ 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 punitive damages exclusion
- ▶ No Liability deductible

# Main Street Mercantile — Commercial Liability

## INELIGIBLE RISKS

Please consult our product guidelines for a complete list of eligibility regarding potential exposures and services provided.

- ▶ Any products sold under the applicants label
- ▶ Any manufacturing of children's/infants merchandise
- ▶ Any operations involving hazardous/pollution exposures

## 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
- ▶ Representation of loss history for the past three (3) years