

Convenience/Deli/Grocery Store Product — Businessowners Package

This preferred product targets risks that have Grocery Store, Delicatessen, and Convenience Store Operations. Eligible classes include stand-alone groceries or grocery and gasoline sale combinations.



The HIT ZONE – *Our highest hit ratio*

- 🎯 GENERAL LIABILITY
- 🎯 Up to \$3,000,000 in annual sales
- 🎯 Total area up to 4000 square feet per location
- 🎯 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 with gasoline sales less than 75% of total sales (computed at \$1.40 per gallon)
- ▶ Risks with alcohol sales less than 75% of the total sales
- ▶ Risks that do not have 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 \$3,000,000 in total property value per location, (\$600,000 with commercial cooking)
- ▶ Risks with commercial cooking exposure
- ▶ Risks open 24 hours
- ▶ Risks open after 12am that have surveillance cameras, central station holdup alarm, adequate exterior lighting and two or more people on duty at all times.
- ▶ 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

- ▶ Liquor Liability is available on a Businessowners coverage form
- ▶ 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
- ▶ Employee Dishonesty up to \$25,000
- ▶ 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

- ▶ Total area of location in excess of 4000 square feet
- ▶ Risks with sales over \$3,000,000
- ▶ Risks that sell propane and do the filling themselves
- ▶ Risks that have auto repair or car wash operations
- ▶ Risks that have arcade or video game exposures (incidental is acceptable)
- ▶ 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 except for Florida which is \$250,000 (wind exclusion applies)
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage
- ▶ Liquor Liability Limits available up to \$1,000,000 Occurrence / \$2,000,000 Aggregate

SUBMISSION REQUIREMENTS

- ▶ Acord application and our Grocery/Convenience/Deli supplement or our Convenience, Delicatessen, Grocery, and Liquor Store application completed and signed by the owner or officer of the company and returned to us within 21 days of binding
- ▶ Representation of incurred loss history for the past three years



Convenience/Deli/Grocery Store Product

AS A CONVENIENCE/DELI/GROCERY STORE OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ Coverage for store operations with a commercial cooking exposure
- ▶ Coverage for 24 hour store operations
- ▶ Coverage for gasoline sales
- ▶ Coverage for your Liquor Liability exposure
- ▶ Loss of Income on an Actual Loss Sustained basis
- ▶ Peak Season coverage for your Business Personal Property
- ▶ No coinsurance clause on the property coverage
- ▶ General Liability that includes coverage for mental anguish or emotional distress

Why you should place coverage with our Convenience/Deli/Grocery 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	✓	?
Loss of Income on Actual Loss Sustained basis up to the stated limit available	✓	?
No Coinsurance Clause; No Classification Limitation or Designated Premises Endorsement	✓	?
Personal Property of Other up to Contents limit	✓	?
Peak Season coverage	✓	?
\$5,000 transit	✓	?
Replacement Cost available	✓	?
Special Cause of Loss 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 available	✓	?