

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)

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
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- ▶ Any prior, existing or pending bankruptcy within the last 5 years

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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

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 \$250,000 per location (wind exclusion applies)
- ▶ Liability limits up to \$1,000,000/2,000,000/1,000,000

REQUIRED APPLICATION

- ▶ Acord application and our Electronic Store supplement
- ▶ Representation of incurred loss history for the past three (3) years



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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	✓	?

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.