

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
 - 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:

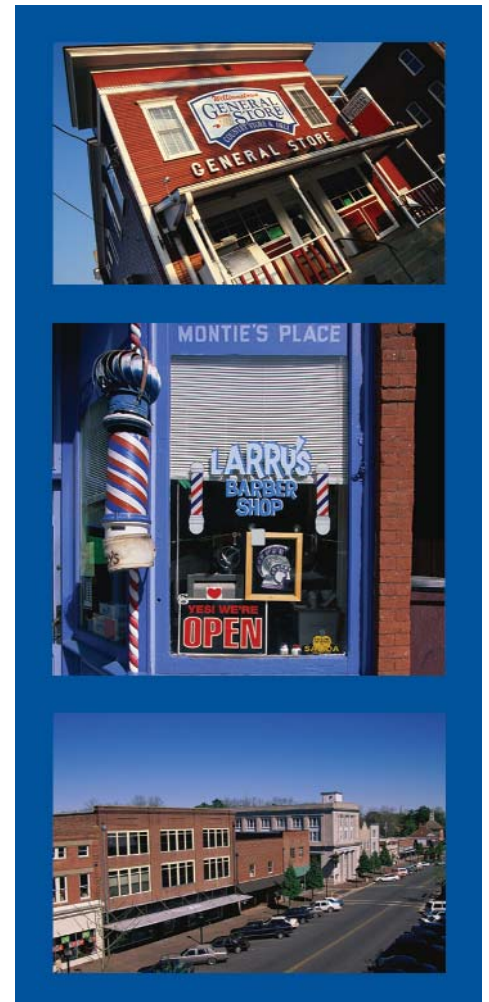
- ▶ Limits available up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- ▶ No Liability deductible
- ▶ Pollution Exclusion has Hostile Fire Exception
- ▶ Hired and Non-Owned Auto Liability coverage available
- ▶ Commercial Excess General Liability, Umbrella or Excess 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 many coverage extensions and enhancements
- ▶ Special Cause of Loss and Replacement Cost available
- ▶ Up to \$3,000,000 in Property limits

ADDITIONAL ADVANTAGES:

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



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	
Office Machines or Appliances - wholesale - no repair	12362	
Drugstores	12374	12375
Electronics Store	12393	
Fabric Stores	12510	
Floor Covering Stores	12805	
Florists	12841	
Formal Wear or Costumes - rented to others	12927	
Furniture Stores	13351	13352
Gift Shops	13506	13507
Grocery Store	13673	
Hardware Stores	13716	
Health or Natural Food Stores	13720	
Hearing Aid - Stores	13759	
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	
Mail Order Houses	45901	
Mailing or Addressing Companies	45937	
Mail Box or Packaging Stores	15070	
Meat, Fish, Poultry or Seafood Stores	15224	
Musical Instrument Stores	15538	
Nail Salons	15600	
Newsstands	15608	
Nursery - Garden	15699	
Optical Goods Stores	15839	
Paint, Wallpaper or Wallcovering Stores	15991	
Painting, Picture or Frame Stores	15993	
Pet Grooming	16402	
Pet Stores	16403	
Music Stores - Pre-recorded	16676	
Shoe Repair Shops	18109	
Shoe Stores	18110	
Sporting Goods or Athletic Equipment Stores	18206	
Stationary or Paper Products	18335	
Electrical and Lighting Stores	18437	
Home Furnishing Stores	18437	
Luggage Goods Stores	18437	
Office Machines or Appliances - retail - no repair	18437	
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	