

Business Offices Businessowners Package — Package

Building or Premises - bank, office, mercantile (Lessor's Risk Only)61212
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.....	.61218
Building or Premises - office61224
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Office includes many specific classes of business that have office exposure. Classes may include but not limited to: Accounting Services, Advertising, Business Services, Insurance Agents, Interior Decorators, Lawyers, Medical Offices, Professional Services, Real Estate Agents, Tax Preparation, Ticket Agents, Title agents.



The HIT ZONE – *Our highest hit ratio*

- 📍 Total area not exceeding 50,000 square feet per location
- 📍 Tenant operations limited to office occupancy
- 📍 Building not exceeding 3 stories in height
- 📍 90% or higher occupancy
- 📍 No habitation occupancy
- 📍 Building insured to proper value
- 📍 Property Limits less than \$500,000
- 📍 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 100,000 square feet per location
- ▶ No cap on building height — Must be 100% sprinklered if greater than 6 stories
- ▶ No more than 50% of the building consisting of habitation exposure (if building is insured)
- ▶ 70% occupancy rate or higher
- ▶ Risks with cooking exposure (up to \$500,000 property limit)
- ▶ No more than two losses or claims per coverage part (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ No coinsurance clause
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income limit
- ▶ Non Owned and Hired car coverage available
- ▶ Offered only through the Professional Wholesaler
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ Crime coverage available

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INELIGIBLE RISKS

- ▶ Total area of building in excess of 100,000 square feet
- ▶ Risks that do not have 100% of the wiring on circuit breakers
- ▶ Risks with aluminum wiring
- ▶ Risks not having smoke detectors
- ▶ Risks with cooking exposure with Property values greater than \$500,000 in PC 1-8, and greater than \$200,000 in PC 9-10
- ▶ Risks on an Historical Register
- ▶ Risks located in Alaska, Hawaii or Louisiana
- ▶ Tenant operations involving hazardous / pollution exposure
- ▶ Planned renovation / construction during our policy term
- ▶ Any prior, existing or pending bankruptcy within the last 5 years

AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in protection class 1-8 (\$500,000 if cooking)
- ▶ Maximum property value of \$1,000,000 in protection class 9-10 (\$200,000 if cooking)
- ▶ Coastal Zones – Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.
- ▶ Liability limits up to \$1,000,000/2,000,000/1,000,000

SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed & signed application that accompanites 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 procided to us.