

- More than 100 eligible classes include, but are not limited to

Bakeries	Photographers	Hair Salons
Restaurants	Computer Repair	Florists
Appliance Stores	Storage Buildings	Apartments 4 + Units
Clothing Stores	Locksmiths	Hotels/Motels
Convenience Stores	Pet Grooming	Churches



PRODUCT ADVANTAGES

- New Ventures are eligible
- Mixed Mercantile occupancies can be considered
- Theft coverage without a central station burglar alarm available
- Risks with past losses can be considered
- Owner occupied, tenants, and lessors risks eligible
- Outside Inspections not typically required (Agent provided photos usually acceptable)

AVAILABLE LIMITS

- Property values up to:
 - \$2 million in all protection classes (higher limits available)
- General liability up to \$1 million occurrence/ \$2 million aggregate
- Hired and non-owned auto liability limit up to \$1 million

DEDUCTIBLES

- General liability deductible is \$0
- Property deductible starts from \$500 and up

INELIGIBLE CHARACTERISTICS

- Bars/Restaurants with liquor sales greater than 50%
- Auto Repair/Body Shops – Tenant Occupied
- Caterers
- Party Rentals with Bounce Houses

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