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	Offices	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 Owner or Tenant Occupied
- Caterers
- Party Rentals with Bounce Houses

