

BUSINESS OWNERS POLICY

Eligibility	<ul style="list-style-type: none"> Property limits up to \$15M, up to \$5M per location Casualty limits up to \$2M/\$4M Employees up to 75 Sales up to \$15M New ventures accepted 	Example Classes	<ul style="list-style-type: none"> Contractors – Artisan – HVAC – Plumbing • Clothing/shoe stores • Computer stores • Cosmetic stores • Drug stores • Furniture stores • Hardware stores • Smoke/Vape stores
Current Availability	<ul style="list-style-type: none"> All 50 states 	<ul style="list-style-type: none"> • Beverage stores (liquor & wine) • Convenience stores (no gas) • Grocery stores (<4,000 sq. ft., no gas) • Health food • Restaurants – Liquor sales up to 75% and liquor liability coverage – Cafes, concession stands, fast food, pizza shops, salad bars, take-out only restaurants 	

GENERAL LIABILITY & PROFESSIONAL LIABILITY

Eligibility	<ul style="list-style-type: none"> Up to \$5 million in revenue Minimum premium of \$350 Available as a stand-alone policy Damage to premises rented (\$100,000) Personal injury included for all classes of business (COBs) except direct marketing, public relations, graphic designers, real estate agents, legal services, recruiting, marketing and research consulting Optional business equipment coverage up to \$25,000 for most COBs 	Example Classes	<ul style="list-style-type: none"> • Janitorial • Landscaping • Legal • Marketing & Public Relations • Miscellaneous Business Services • Real Estate • Retail and Technology
Current Availability	<ul style="list-style-type: none"> All states except AK 	<ul style="list-style-type: none"> • Architects & Engineers • Artisan Contractors • Consulting • Creative & Design • Financial • Health • Beauty & Fitness 	

COMMERCIAL AUTO

Eligibility	<ul style="list-style-type: none"> Gross vehicle weight of less than 20,000 lbs. Fleet size is nine vehicles or less All drivers with driver's license and verifiable, satisfactory driving record 	Example Classes	<ul style="list-style-type: none"> • Contractors • Professional and technical services • Retail • Local Trucking • Delivery services 	<ul style="list-style-type: none"> • NO long haul, semis/big rigs, logging, livery, towing, refuse hauling, or mix-in-transit
Current Availability	<ul style="list-style-type: none"> • AZ • CA • CO • FL • GA • IL • IN • MN • NC • NH • NJ • NV • NY • OH • OR • PA • SC • TX • WA 			

WORKERS' COMPENSATION

Eligibility	<ul style="list-style-type: none"> Approximately 185 class codes Premiums up to \$25,000 Experience Mods up to 1.10 Main street business 	Example Classes	<ul style="list-style-type: none"> • Medical offices • Professional offices • Restaurants/Fast Food • Retail shops • Wholesale stores
Current Availability	<ul style="list-style-type: none"> • AR • AZ • FL • GA • IN • IA • KS • MD • MO • NC • SC • TN • VA 	<ul style="list-style-type: none"> • Auto repair • Child care • Convenience stores • Florist • Hotels/Motels • Light manufacturing and assembly 	

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