Coverage summary and details (as of 6/24/2021):

- Nationwide except for NY state; in FL, we only offer Contractor and Cleaning policies
- Restrict private labeling/manufacturing greater than 1,500 units per year; acting as a wholesaler, importer, subject to additional underwriting
- More than two claims in the last three years
- Has had bankruptcies, tax or credit liens in the last 3 years
- We mandate specific subcontractor insurance requirements
- Contractors not permitted to work in New York state
- Revenue/gross sales greater than $5 million
- Has a payroll greater than $5 million
- E&O coverage for contractor businesses as well as business specific professional liability endorsements for
  - $16.67/mo for beauty
  - $0 deductible on all general liability policies

General Liability insurance offers financial protection if someone other than an employee gets hurt or if a business is

General Liability Summary:

- Painting
- Electrician
- Snow Plowing
- Plumber
- HVAC Installer
- Welding
- General Contractor
- Mason
- Landscaping and Lawn Care
- Hardware Store
- Florist
- Home Decor Store
- Retail Store
- Beauty
- Cafe
- Food Cart
- Farmers' Market
- Health and Wellness
- Cosmetology
- Restaurant, Food and Bar
- Cinema
- Church
- Wedding Services
- Teacher
- IT Consulting or Programming
- Website Designers
- Event Planner
- Photography and Videography
- DJ
- Graphic Designers
- Music Production Services
- Personal Trainer
- Indoor Cycling Instructor
- Crossfit Instructor
- Zumba Instructor

Coverage starting prices by class:

<table>
<thead>
<tr>
<th>Class</th>
<th>Coverage Starting Prices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Occurrence</td>
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<tr>
<td></td>
<td>Aggregate</td>
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<tr>
<td></td>
<td>Per Person</td>
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<tr>
<td>Basic</td>
<td>$1 million</td>
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<tr>
<td>Pro</td>
<td>$2 million</td>
</tr>
<tr>
<td>Pro+</td>
<td>$2 million</td>
</tr>
</tbody>
</table>

Underwriting Declines / Exclusions:

- We employ a professional services exclusion for our contractor policies
- Wholesale or distribution of alcohol
- Alcohol production (including wineries, breweries and distilleries)
- Fungi or bacteria
- Sexually transmitted diseases
- Silica or silica dust

Efficient claims handling:

- Quick and predictable
- Great service

Key Agent Benefits:

- Underwriting access to licensed, insurance experts available to answer questions.
- Revenue Limit: $5M
- Occurrence
- Aggregate
- Per Person
- Limit Type
- **Exact limits will vary by class of business**