



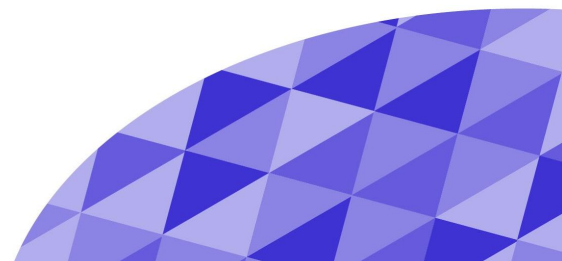
# Mainstreet BOP and XS Program

## Eligibility & Underwriting Guidelines

July 2, 2021

Note: Attune Insurance Services, LLC (f/k/a NHT3 Insurance Services, LLC) is a Delaware-domiciled insurance producer representing admitted and surplus lines insurers. Underwriting guidelines are provided by the insurer(s).

SBA – BOPUWG-7.2.2021



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# Businessowners' Policy All Classes

## Eligibility Guidelines

- Available in AR, AZ, AL, CO, DE, NH, GA, IA, IL, IN, KS, KY, MD, ME, MI, MO, MS, MT, NC, ND, NE, NV, NM, OH, OR, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WV, WY, WI, and the District of Columbia with plans to file in all states with the exception of AK and HI.
- **Classes in purple text are not available at this time - we'll notify you as they become available**
- If a business has multiple operations and/or locations, all operations and locations must be eligible and scheduled on the policy. We cannot write partial operations. The liability coverage provided by the BOP may extend to the other non-rated locations (example: business owns two restaurant locations, but only one is rated on the policy would be ineligible).
- Maximum floor area per location is limited to 10,000 for restaurants and artisan makers and 50,000 for all other classifications
- 100% insurance to value required for building and business personal property coverage (Evidence of insurance to value including financial statements, tax documents, or inventory of equipment and supplies may be requested post bind).
- Locations with a building age of up to 20 years old are eligible.
  - Buildings over 20 years old require roof replacement in the last 20 years.
  - Buildings over 30 years old require full updates (Plumbing, Electrical and HVAC) in the last 30 years.
- Locations with buildings up to 6 stories in height are eligible. **Note: Tenants only who insure contents only can be written without story restriction.**
- Seasonal or other exposures with more than 60 consecutive days vacancy are ineligible
- No more than 3 claims in the past 5 years, with losses not exceeding \$20,000 (total incurred). Catastrophe losses (e.g. named storm) are excluded from this rule.
- Continuous insurance coverage for the past 3 years required (does not apply to new ventures purchasing insurance for the first time prior to starting operations), with no cancellations or non-renewals by the insurer(s) (this does not apply if that coverage gap was due to Covid-19 or cancellation/non-renewal was due to a change in carrier appetite e.g. exiting out of an existing class of business or geography)
- Percentage of vacancy may not exceed 30% of total square footage

**Note: Additional eligibility guidelines will apply based on Attune's proprietary underwriting model.**

## Product Guidelines

- All classes of business with delivery exposures (including performed by third-party), restaurants, contractors, or any risk that has (or requires) a commercial auto policy in place are not eligible for Hired and Non-Owned Auto coverage
- Mandatory exclusions for all classifications include:
  - Aluminum wiring
  - Year 2000 Computer-Related and Other Electronic Problems
  - Communicable Disease

- o Total Pollution Exclusion
- o Asbestos
- o Silica or Silica-Related Dust
- o Fungi Or Bacteria Exclusion (Liability)
- o Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
- o Abuse or Molestation
- o Nuclear Hazard
- o Professional Services Performed by Unlicensed or Ineligible Persons
- o Lead

**Per Building TIV Guidelines Maximum  
PER ACCOUNT IS \$4.75M (Up to \$10M by Referral)**

<b>Frame Construction</b>				
<b>Sprinklered / Non Sprinklered</b>	<b>Restaurants</b>	<b>Contractors</b>	<b>Artisan Makers</b>	<b>All Other</b>
Sprinklered	≤ \$3,500,000	≤ \$750,000	≤ \$250,000	≤ \$4,750,000 (*)
Non-Sprinklered	Not Eligible	≤ \$500,000	≤ \$250,000	≤ \$1,500,000

<b>Non-Frame Construction</b>				
<b>Sprinklered / Non Sprinklered</b>	<b>Restaurants</b>	<b>Contractors</b>	<b>Artisan Makers</b>	<b>All Other</b>
Sprinklered	≤ \$4,750,000 (*)	≤ \$2,500,000	≤ \$250,000	≤ \$4,750,000 (*)
Non-Sprinklered	≤ \$3,500,000	≤ \$1,250,000	≤ \$250,000	≤ \$4,750,000

**Note: Locations in ISO Protection Class 9 and 10 are ineligible and no building coverage is offered for Artisan Makers.**

**(\*) Locations over \$4.75M in TIV but less than \$10M are eligible for referral if they meet the rest of the Attune underwriting guidelines.**

# Contractors

## Eligibility Guidelines

- Applicants with payroll up to \$1M are eligible
- Applicants with revenues up to \$2M are eligible
- Work on residential new construction over 10 units per project is ineligible. Residential as defined by single-family dwellings, homes, apartments, townhomes, condominiums, multi-tract housing developments, and cooperatives
- Applicants with up to 30% subcontracted costs as a percentage of total gross sales are eligible
  - Evidence of insurance from all subcontractors (Certificate of Insurance or copy of declarations page) to be retained by insured is required and may be requested after binding coverage
- Applicants performing work in the Five Boroughs of New York City (Brooklyn, Bronx, Manhattan, Queens and Staten Island), as well as the counties of Nassau, Rockland, Suffolk and Westchester are ineligible
- Applicants that have received notice of any violations or fines from any governmental agency in the last 3 years are ineligible
- Applicants that perform the following work are ineligible:
  - Asbestos abatement
  - Any work on EIFS
  - Foundation or structural work
  - Installing, repairing or designing automatic indoor sprinkler systems or commercial cooking (AES 300) extinguishing systems
  - Installing, repairing or servicing or previously installed, repaired or serviced boilers, burglar alarm systems, automatic fire extinguishing or protection systems, fire extinguishers, elevators, escalators or computers
  - Installing, designing or servicing high pressure boilers (> 15 psi for steam & > 30 psi for hot water)
  - Installing, servicing or repairing school or playground perimeter fencing; fences at airports; electrified fences, fences constructed with straight line or crossed razor wire; fences constructed with razor barbed wire or concertina wire
  - High voltage work (over 480 volts) or work with utility companies including on substations, distribution and transmission lines
  - Installing, or repairing overhead or garage doors
  - Work at heights over 3 stories
  - Rental or leasing equipment to others
  - Clearing land used for power lines
- Contractor class codes have options for what the insured premises is primarily used for: Select *office* when no repairs are done on premises, and select *shop* when any repairs are done on premises or a workshop is present

## Product Guidelines

- **Hired and non-owned auto coverage** is NOT available for contractors
- Mandatory Minimum \$500 General Liability Per Occurrence Deductible
- **Snow Plow Product Completed Operations Coverage** endorsement is available in all states (except NY) only for contractors that meet all of the following criteria:
  - 80% or more of applicant's annual revenue is derived from an eligible contracting class code below
  - Snow plowing is incidental to their business, defined as < 20% of annual income
  - All snow plowing activity is residential. NO plowing of any public roadways or commercial parking lots is permitted
- The following exclusions are mandatory:
  - BP 14 08 01 10 - Exclusion - Exterior Insulation and Finish Systems
  - BP 14 19 01 10 - Exclusion - Damage to Work Performed by Subcontractors on Your Behalf
  - B10 5 04 10 20 - Multiple Unit Project Work Limitation
- Equipment Breakdown Coverage is **NOT available** for the following classifications:
  - Septic Tank Systems – Cleaning

Please Reach out to our [Customer Care Team](#) or your assigned Attune Representative if you don't see a classification that appropriately fits with those listed below.

Contractors	Office Class Code	Shop Class Code
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops)	74011	74021
Appliances and Accessories – Installation or Service or Repair – Commercial (Not including TV or Radio)	74071	74081
Appliances and Accessories – Installation or Service or Repair – Household (Not including TV or Radio)	74101	74111
<a href="#">Carpentry - Construction of Residential Property - Not exceeding 3 stories in height</a>	<a href="#">74161</a>	<a href="#">74171</a>
Carpentry – Interior	74221	74231
Carpet, Rug, Furniture or Upholstery Cleaning-on Customer's Premises	74251	74261
Ceiling or Wall Installation – Metal only (Other than Metal should be classified as Drywall or Wallboard Installation or Carpentry)	74281	74291
Concrete Construction	74341	74351

<b>Contractors (continued)</b>	<b>Office Class Code</b>	<b>Shop Class Code</b>
Door, Window or Assembled Millwork – Installation – Metal only (Other than metal should be classified as Carpentry)	74411	74421
Driveway, Parking Area or Sidewalk Repair-Paving or Re-Paving	74471	74481
Drywall/Wallboard Installation	74501	74511
Electrical Work-Within Buildings	74561	74541
Fence Erection Contractors	74591	74601
Floor Covering Installation – Not Ceramic Tile or Stone	74651	74661
Furniture/Fixtures-Install in Offices or Stores-Portable-Metal or Wood	74681	74691
Glass Dealers & Glaziers-Sales & Installation	74741	74751
Handypersons	79999	79998
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair – No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (Includes sales and installation of ducts and piping and also includes display rooms and shops)	74771	74781
House Furnishings Installation – Not Otherwise Classified (Includes incidental upholstery and floor covering installation)	74831	74841
Interior Decorators (*)	74861	74871
Landscape Gardening – No Tree Removal or Excavation	74891	74901
Lawn Sprinkler Installation	74951	74961
Masonry	75511	75521
Metal Erection Decorative Artistic	75541	75551
Painting-Exterior-Buildings/Structures-3 Stories or Less in Height	75601	75611
Painting-Interior Buildings/Structures	75631	75641
Paper Hanging	75691	75701
Plastering/Stucco Work	75751	75761
Plumbing-Comm	75781	75791
Plumbing-Residential/Domestic	75811	75821
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair – Commercial	75871	75881
Residential Cleaning Services	76221	76231

<b>Contractors (continued)</b>	<b>Office Class Code</b>	<b>Shop Class Code</b>
Septic Tank Systems – Cleaning	75961	75971
Solar Panel Installation - 3 Stories or Less in Height	79997	79996
Swimming Pool Cleaning and Service (No Installation or Repair)	79995	79994
Sign Painting/Lettering-Inside of Building-No Spray Painting	76051	76061
Technology and Networking Hardware Service (commercial)(*)	79991	79990
Telecommunications - installation service and construction	79989	79988
Technology and Networking Hardware Service (residential)(*)	79993	79992
Telecommunications - subcontracted work in connection	79987	79986
Tile, Stone, Marble Mosaic or Terrazzo Work-Interior Construction	76111	76121

(\*) Indicates professional liability coverage is available.

## Artisan Makers

### Eligibility Guidelines

- Eligible operations include those boutique artisan makers who make and sell a finished good to customers either through e-commerce or off-premise facilities only.
- Maximum revenue per account of \$1,000,000
- Policies are subject to review post bind and documentation reflecting last year's sales and/or projected sales for new ventures may be required
- \$250,000 maximum Business Personal Property coverage only, no building coverage may be scheduled
- Applicants that have received notice of any violations or fines from any governmental agency in the last 3 years are ineligible
- Certificates of insurance should be obtained from all suppliers of component parts
- No repackaging and/or relabeling of products
- Textiles Makers:
  - Must meet and comply with all flammability standards set by the Consumer Product Safety Commission and the Standard for the Flammability of Clothing Textiles found in the Flammable Fabrics Act
  - No revenue is generated from the sale of used or refurbished products
  - Must comply with all applicable regulations and standards set by the Federal Trade Commission (FTC)



- Food Makers:
  - Products must be tested, designed labeled and manufactured to meet minimum standards of disclosure of allergens under the Federal Food Allergen Labeling and Consumer Protection Act (FALCPA)
  - No occurrences of prior product recalls
  - No farming or agricultural operations
  - No products designed for infants
  - No products designed to promote health benefits
  - Must never have been investigated by the FDA
  - Must have proper labeling of potential allergens and warning labels present on finished product
- Only those specific classifications listed below are eligible for this program

## Product Guidelines

- **Hired and non-owned auto coverage is NOT available** for artisan makers

Artisan Makers	Class Code
Apparel Makers	99999
Artists - Performing, Audio or Visual	99998
Cheese Makers	99997
Chocolate and Cocoa Makers	99996
Clock and Watch Makers	99995
Confectionery Makers	99994
Cosmetic Makers (soap, lotion, balms, serums only)	99993
Cutlery Makers	99992
Fruit Juice Makers	99991
Ice Cream and Frozen Dessert Makers	99990
Ice Makers and Distributors	99989
Jam and Jelly Makers	99988
Jewelry Makers	99987
Lamp Makers - Electric	99986
Leather Goods Makers	99985
Maple Syrup Makers	99984

<b>Artisan Makers (continued)</b>	<b>Class Code</b>
Monument Makers and Retailers	99983
Pasta Makers	99982
Picklers	99981
Pottery Makers - household	99980
Wallcovering Makers	99979
Window Treatments Makers	99978

## **Professional Services (Office)**

### **Eligibility Guidelines**

- The following operations are ineligible:
  - Property management (even incidental to real estate agents) and/or property development firms
  - Engineers/Architects performing any build or project management services
  - Manufacturer’s representatives owned fully or partially by the actual manufacturing company(ies) they represent
  - Software development firms selling products or services intended for use in medical, industrial, or manufacturing use
  - Staffing agencies (firms that place temporary employees at other firms but still remain employees of the staffing agency) and professional employer organizations (firms that employs employees of many different companies that provide services to those companies)
  - Medical Offices that admit patients for overnight stays
  - Medical offices, including but not limited to imaging centers, with a total value of medical equipment at \$500K or greater are ineligible
  - Life / Career Coach operations that are outside of administrative or office based services are ineligible
- Not-for-profit only; no onsite service or housing for clients - Criteria
  - Eligible operations are administrative in nature only, no direct service or care provided to the public. Examples of eligible operations include associations, chamber of commerce, conservancy, literacy, WIC voucher, and advocacy operations.
  - Applicant must have tax exemption 501c3 in place

- PROHIBITED OPERATIONS include: places of worship, human services including residential, institutional, meals on wheels, daycare, group homes, foster or direct-care of others; no one-on-one services, camps, crisis centers, or call centers, operations employing or contracting with medical service providers.

## Product Guidelines

- Limited Exclusion - Personal and Advertising Injury Mandatory for the following classifications:
  - Health Maintenance Organizations
  - Advertising and Related Services
  - Collection Agencies
  - Credit Reporting Agencies
  - Lawyers
- Personal and Advertising Injury is excluded for the following classifications:
  - Arbitration and Mediation Services
  - Employment Agencies
  - Labor Unions
  - Political Campaign Headquarters
  - Software Development (No medical, industrial, or manufacturing work)
- Products - Completed Operations excluded for the following classifications:
  - Engineers/Architects-Consulting-Not Engaged in Construction
  - Manufacturer's Representatives
  - Software Development
- Investment Advisors Exclusion Mandatory for:
  - Insurance Agents
  - Real Estate Agents (No Property Management)
  - Accounting Services-Except CPAs
  - Accounting Services-CPAs
- Miscellaneous Professional Liability Endorsement Criteria:
  - Coverage is available to those professionals whose license (if required) is active and in good standing
  - Claims-made coverage with retroactive date other than inception, requires evidence of continuous coverage with the same limits, at the time of binding
  - Eligibility:
    - Only those classes specifically described with an (\*) are eligible
    - PROHIBITED OPERATIONS include but are not limited to: accountants, architects, brokers, engineers, lawyers, medical personnel, or staffing firms

- Sexual Abuse and Misconduct Liability Endorsement Criteria:
  - Available for the Not-for-profit only; no onsite service or housing for clients classification only.
- Cyber Suite Coverage is **NOT available** for:
  - Collection Agencies
  - Credit Reporting Agencies
  - Title Agents
- Employment Related Practices Liability Coverage is **NOT available** for:
  - Employment Agencies

Office / Office Condominium	Office Class Code	Condo Class Code
Accounting Services-Except CPAs	63611	63621
Accounting Services-CPAs	63631	63641
Advertising and Related Services	63651	63661
Appraisal Companies - Inspecting for Ins/Valuation Purposes	63831	63841
Arbitration and Mediation Services (*)	69999	69998
Bookkeeping Services (*)	63671	63681
Claims Adjuster (*)	69997	69996
Consultants - not engaged in implementation (*)	69993	69992
Collection Agencies	63691	63711
Credit Reporting Agencies	63721	63731
Data Processing Services	69991	69990
Dental Offices	63981	63991
Employment Agencies (No staffing agencies) (*)	63761	63771
Engineers/Architects-Consulting-Not Engaged in Construction	63781	63791
Executive Search Agent (*)	69989	69988
Professional Instruction (No educational facilities/institutions) (*)	69987	69986
Health Maintenance Organizations	63811	63821
Insurance Agents	63851	63861
Labor Union	63891	63911
Lawyers	63921	63931
Life / Career Coach (*)	69985	69984

Office / Office Condominium (continued)	Office Class Code	Condo Class Code
Manufacturers' Representatives	63941	63951
Marine Appraisers or Surveyors	63961	63971
Medical Offices	63981	63991
Payroll Accounting Services	64011	64021
Political Campaign Headquarters or Offices	64031	64051
Real Estate Agents (No Property Management)	64061	64071
Not-for-profit only; no onsite service or housing for clients	69983	69982
Ticket Agencies-Theatrical	64121	64131
Ticket Agencies-Other Than Theatrical	64141	64151
Title Agents	64161	64171
Veterinarians Office (*)	64181	64191
Website design and online marketing (for others) (*)	69977	69976
Writer - Grant or Resume (*)	69975	69974

Office / Office Condominium (continued)	Office Class Code
Commercial Condominium (Association risk only)	60989
Office Condominium (Association risk only)	60999

(\*) Indicates professional liability coverage is available.

## Processing and Service

### Eligibility Guidelines

- Applicants with annual sales of up to \$20M per account and \$10M per location are eligible.
- Ineligible operations regardless of amount performed:
  - o Services customary to medi-spa or cosmetic enhancement services including but not limited to surgical and nonsurgical remedies, dermabrasion, botox and filler injections, coolsculpting, chemical peels, laser hair removal, tattoo removal, laser skin resurfacing, hair transplant, or eyelash extensions
  - o Day spas
  - o Bodywork services including tanning salons, tattoo and medi-spa operations.
    - Below neck waxing or massage services in private behind screens, curtains or closed doors

## Product Guidelines

- Limited Exclusion - Personal and Advertising Injury Mandatory for the following classifications:
  - o Photographers
  - o Printing
- If a central station burglar alarm is not present and operational, theft is excluded (via Protective Safeguards Endorsement) if the Business Personal Property Limit is \$100,000 or greater.

Processing and Service	Class Code
Auctioneers – Sales conducted away from the insured's premises	59999
Auctions – On premises owned or rented by the insured	59999
Automobile Detailing	89999
Automobile Glass Repair	89998
Bakeries-Retail-With Baking on Premises	71311
Barber Shops (*)	71332
Beauty Parlours & Hair Styling Salons (*)	71952
Copying & Duplicating Stores (*)	71877
Dental Laboratories	71444
Disc Jockey	89994
Document Scanning and/or Preservation (*)	89993
Engraving (*)	71842
Funeral Homes or Chapels (*)	71865
Jewelry – Repair	71941
Lithographing (*)	71855
Mail Box/Packaging Stores-Packaging Services	71837
Mail Box/Packaging Stores-Packing & Preparing Goods for Shipping	71837
Mailing/Addressing Co-Direct Mailing Co	71837
Mailing/Addressing Co-Mailing List Compiling Services/Mailing List Publishers	71837
Nail Salons	71952
Laundry and Dry Cleaning or Dyeing Receiving Stations (No Dry Cleaning on Premises)	71811
Pet Grooming (*)	89991
Photoengraving (*)	71888
Photographers	71899

Processing and Service	Class Code
Printing (*)	71912
Shoe Stores-Repair	71926
Tailoring/Dressmaking Establishments-Custom	71961
Taxidermists (*)	71976
Television or Radio Receiving Set Installation or Repair	71921

(\*) Indicates professional liability coverage is available.

## Restaurants

### Eligibility Guidelines

- Applicants must close by 12:00 AM and alcoholic beverages may not be served after the kitchen closes (except for customers seated prior to the kitchen closing eating their meal)
- Applicants with annual sales of up to \$20M per account (except for Taverns and Wine Bars where the max is \$10M) and \$5M per location are eligible.
- Policies are subject to review post bind and documentation reflecting last year's sales and/or projected sales for new ventures may be required
- Applicants using armed security or charge an entrance/door fee are ineligible
- Bars/nightclubs/Hookah lounge/adult entertainment venues are ineligible (except for Taverns and Wine Bars that meet Attune's restaurant guidelines)
- Live entertainment including but not limited to karaoke, bar games, and dancing is ineligible (incidental music such as one person playing piano or acoustic guitar is permitted)
- All locations must comply with NFPA 96, including the use of UL AES 300 extinguishing systems covering all cooking surfaces, including regular maintenance & cleaning of these systems & equipment, with regular hood/duct/fan cleaning at recommended intervals by qualified contractors
  - Copies of the latest hood and exhaust cleaning inspection report and cleaning contract may be requested upon bind. (For Fast Food, Casual Dining, and Fine Dining).
  - Cooking operations that use char broiling or wok cooking require quarterly cleaning and all others semi-annually.
- Maximum of 10,000 square feet
- Tabletop cooking (e.g. Korean BBQ, Hibachi, fondue, hot pot) is ineligible
- Up to 20% catering is permissible (does not apply to Caterers classification)

- **Limited Cooking**
  - Those where foods are prepared cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens)
  - **NO** grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted
- **Fast Food**
  - May include limited cooking type appliances and only the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing
  - Open broiling and solid fuel cooking (for example, mesquite, charcoal or hardwood) are not permitted
- **Casual Dining**
  - Serve moderately priced food in a casual atmosphere to patrons who generally order and are served while seated and pay after eating
  - Take-out service and the use of a buffet may also be available
- **Fine Dining**
  - Fine dining restaurants provide quality food and alcoholic beverages prepared by highly trained chefs and served with a great deal of attention to customers by waitstaff

## Product Guidelines

- Hired and Non-Owned Auto (HNOA) for establishments with any delivery (including provided via a third-party) is **NOT available**.
- Liquor liability is NOT available in AK, DC, and VT.
- Mandatory Protective Safeguards:
  - P-1 Sprinkler System for locations that indicate they are 100% sprinklered
  - P-5 Automatic Commercial Cooking Exhaust and Extinguishing System
  - P-6 Central Station Burglar Alarm (**applies to theft cause of loss**) when the Business Personal Property Limit is \$100,000 or greater
- Assault and Battery and Weapons Exclusions mandatory for the following classifications:
  - Taverns with Full Kitchen - with sales of alcohol beverages up to 50% of total sales
  - Wine Bars - with sales of alcohol beverages up to 50% of total sales
  - Convenience Food Stores With Fast Food Restaurant – No Gasoline Sales
  - Convenience Food Stores With Limited Cooking Restaurant – No Gasoline Sales
  - Delicatessens & Sandwich Shops - Limited Cooking
  - Delicatessens & Sandwich Shops - Fast Food



- Minimum BPP for Fast Food and Limited Cooking is \$35,000 and for Casual and Fine Dining is \$50,000

<b>Restaurant – Casual Dining</b>	<b>Class Code</b>
Bistros, Brasseries, and Cafes-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09671
Bistros, Brasseries, and Cafes-With no sales of alcoholic beverages	09611
Bistros, Brasseries, and Cafes-With sales of alcoholic beverages up to 25% of total sales	09621
Diners-With no sales of alcoholic beverages	09631
Diners-With sales of alcoholic beverages up to 25% of total sales	09641
Diners-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09681
Family-style Restaurants-With no sales of alcoholic beverages	09651
Family-style Restaurants-With sales of alcoholic beverages up to 25% of total sales	09661
Family-style Restaurants-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09691
Taverns with Full Kitchen - with sales of alcohol beverages up to 50% of total sales	09998
Wine Bars - with sales of alcohol beverages up to 50% of total sales	09997

<b>Restaurant – Fine Dining</b>	<b>Class Code</b>
Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09451
Fine Dining-With no sales of alcoholic beverages	09421
Fine Dining-With sales of alcoholic beverages more than 30% up to 75% of total sales	09441
Fine Dining-With sales of alcoholic beverages up to 30% of total sales	09431

<b>Restaurant – Fast Food</b>	<b>Class Code</b>
Cafes	09001
Cafeteria Style – Buffet	09021

Caterers	09996
<b>Restaurant – Fast Food (continued)</b>	<b>Class Code</b>
Chicken	09031
Concession Stands/Snack Bars	09051
Delicatessens & Sandwich Shops	09071
Donut Shops	09091
Drive-Ins/Service in Car	09111
Hamburger/Malt Shops	09151
Hotdog Shops	09161
Pizza Shops	09201
Pretzel Shops	09995
Roast Beef	09221
Seafood	09241
Take Out Only Restaurants-No on-Premises Consumption of Food	09251
Convenience Food Stores With Fast Food Restaurant – No Gasoline Sales	09341
Asian Style	09181
Other Ethnic Style	09191

<b>Restaurant – Limited Cooking</b>	<b>Class Code</b>
Cafes	09011
Caterers	09993
Coffee Bars/Shops	09041
Concession Stands/Snack Bars	09061
Delicatessens & Sandwich Shops	09081
Donut Shops	09101
Drive-Ins/Service in Car	09121
Ice Cream and Yogurt Stores	09171
Juice, Health Drink, Smoothie Bars	09992
Pizza Shops	09211

Pretzel Shops	09991
<b>Restaurant – Limited Cooking</b>	<b>Class Code</b>
Salad Bars	09231
Take Out Only Restaurants-No on-Premises Consumption of Food	09261
Convenience Food Stores With Limited Cooking Restaurant – No Gasoline Sales	09331

## Retail and Wholesale

### Eligibility Guidelines

- Applicants with annual sales of up to \$20M per account and \$10M per location are eligible.
- Applicants must close by 12:00 AM
- Inventory must be insured to 100% of value and stored on the insured premises (no drop shipping)
- Ineligible operations include but are not limited to:
  - Applicants selling products under the insured's name; manufacturing; importing goods directly by the insured; and the repackaging and/or relabeling of products **(Excluded using the Designated Products Exclusion)**
  - Rental of tools, machinery, or equipment of any kind is ineligible (unless specified in the classification description)
  - Tobacconists or vape shops
  - Adult themed businesses, including adult book stores
  - Pawn shops, check cashing businesses
  - Rebuilt or used auto parts, building materials or hardware
  - 24 hour operations
  - Off-premises warehousing or warehousing for others
  - Self-storage businesses
  - Grocery stores or supermarkets (over 2,000 square feet)
  - Any other class of business NOT listed below in our eligible class list
- Incidental repair operations (less than 10% of revenue) is permissible for all classifications **except the following where incidental repair operations are not permitted:**
  - Appliance Stores-Household Appliances and Home Furnishings
  - Appliance Stores-Radio, Television and Phonographic Stores
  - Automobile Parts and Supplies-Retail Stores
  - Gardening & Light Farming Supply-Retail
  - Hardware and Tools Distributors Retail – Retail
  - Home Improvement Stores
  - Automobile Parts and Supplies - Distributors

- Gardening and Light Farming Supply - Distributors
- Hardware & Tool (not power) - Distributors
- Machinery or Equipment Dealers – Farm Type Only
- Powered Equipment Dealers

## Product Guidelines

- If a central station burglar alarm is not present and operational, theft is excluded (via Protective Safeguards Endorsement) if the Business Personal Property Limit is \$100,000 or greater (exception is for Electronic Stores and Computer Stores where theft is always excluded when a central station burglar alarm is not present).
- Sale of used merchandise and rental of tools is excluded for the following classifications:
  - Automobile Parts and Supplies-Retail Stores
  - Gardening & Light Farming Supply-Retail
  - Hardware and Tools Distributors Retail – Retail
  - Home Improvement Stores
  - Automobile Parts and Supplies - Distributors
  - Gardening and Light Farming Supply - Distributors
  - Hardware & Tool (not power) - Distributors
  - Machinery or Equipment Dealers – Farm Type Only
  - Powered Equipment Dealers
- Assault and Battery Exclusion is mandatory for the following classifications:
  - Convenient Food Store - without gasoline sales or restaurant
  - Beverage Stores – Liquor and Wine
  - Electronics Stores
- Weapons Exclusion is mandatory for the following classifications:
  - Convenient Food Store - without gasoline sales or restaurant
  - Beverage Stores – Liquor and Wine
  - Electronics Stores
  - Army Navy Stores
  - Clothing/Wearing Apparel-Retail-Sporting Goods & Athletic Apparel
  - Sporting Goods/Athletic Equipment Stores
- The following classifications are not eligible for Equipment Breakdown Coverage:
  - Paper and Paper Products, Rag or Rubber Stock Dealers – Second-hand

Mercantile / Retail	Class Code
AC Equipment-Retail Only	59999
Antique Stores	59325
Appliance Stores-Household Appliances and Home Furnishings	57224
Appliance Stores-Radio, Television and Phonographic Stores	57326
Army Navy Stores	53983
Art Gallery - not for profit	84112

Art Gallery - other than not for profit	84112
Automobile Parts and Supplies-Retail Stores	55313
<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Bakeries-Retail-No Baking on Premises	54606
Battery Stores	51999
Bed and Bath Shops	51998
Beer and Wine Making Supply Stores	51997
Beverage Stores – Liquor and Wine	59215
Bicycle Shops-Repair & Maintenance Shops Without Retail	59505
Bicycle Shops-Retail	59505
Bookbinding & Printing Supplies-Retail	50812
Books & Magazines Stores-New	59425
Books & Magazines Stores-Used	59425
Boutique / Gourmet Food Stores	51996
Camera & Photographic Equipment-Retail Only	59955
Candle Shops	51995
Candy/Confectionery Stores – Confectionery Manufacturing from Purchased Chocolate on Premises	54467
Candy/Confectionery Stores-No Manufacturing on Premises	54457
Candy or Confectionery Stores - Non Chocolate Confectionery Manufacturing on Premises	54477
Catalog/Premium Coupon Redemption Stores	73905
Ceramics-Retail Only	59999
Cheese Shops	51994
China and Crystal Stores	51993
Clock Shop with Repair	51992
Clothing/Wearing Apparel-Retail-Children's & Infants Wear	56413
Clothing/Wearing Apparel-Retail-Clothing-Ladies & Girls (Coats, Suits & Dresses)	56214
Clothing/Wearing Apparel-Retail-Clothing-Men's' & Boys' (Coats & Suits)	56114
Clothing/Wearing Apparel-Retail-Fabric Stores	56311

Clothing/Wearing Apparel-Retail-Family Clothing Stores	56325
Clothing/Wearing Apparel-Retail-Furs	56814
<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Clothing/Wearing Apparel-Retail-Haberdashery & Men's Furnishings	56113
Clothing/Wearing Apparel-Retail-Hosiery	56313
Clothing/Wearing Apparel-Retail-Ladies' Specialty Stores	56319
Clothing/Wearing Apparel-Retail-Ladies' Undergarments & Lingerie	56312
Clothing/Wearing Apparel-Retail-Leather Products or Hide Stores	56992
Clothing/Wearing Apparel-Retail-Men's & Boy's Hats & Caps	50333
Clothing/Wearing Apparel-Retail-Shoe Stores-Children's, Ladies & Men's	56613
Clothing/Wearing Apparel-Retail-Sporting Goods & Athletic Apparel	59526
Clothing/Wearing Apparel-Retail-Wigs	59993
Coffee, Tea, and Spice Specialty Stores	51991
Collectibles - New Merchandise Only	51990
Collectibles & Memorabilia-Retail	59992
Cookie Stores	51989
<a href="#">Convenient Food Store - without gasoline sales or restaurant</a>	<a href="#">54136</a>
Cosmetic, Hair or Skin Preparation-Retail Only	59991
Department Stores	53127
Drugstores	59116
Dry Goods Dealers-Retail-Including Fabrics, Yarn & Piece Goods	53985
Edible Bouquet Stores	51988
Education and School Supply Stores	51987
Electrical Lighting Stores	59999
Electronics Stores	57326
Fabric Stores	56311
Feed, Grain or Hay Dealers	59625
Fence Dealers	59999
Floor Covering-Stores-Except Wood or Ceramic Tile Only	57134

Floor Covering-Stores-Wood or Ceramic Tile Only	57134
Florists-Retail (*)	59685
<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Fruit or Vegetable-Dealers	54315
Fur – Garments and Pelts – Retail Only	56814
Furniture-Upholstered-Retail Only	57121
Furniture-Wood or Metal-Retail Only	57128
Gardening & Light Farming Supply-Retail	59698
Gift Shops	59994
Glass Dealers & Glaziers-Retail Only	57155
Glass Novelty Store	51986
Greeting Card Stores	51985
Hardware and Tools Distributors Retail – Retail	52512
Hearing Aid-Retail (*)	59974
Health Food Store (Vitamins and Natural Supplements)	54136
Hobby, Craft or Artists' Supply-Retail	59995
Home Furnishings Stores	57224
Home Improvement Stores	53989
Holiday Boutiques	51983
Instructional Arts and Crafts Stores - Bring Your Own Alcohol	51982
Janitorial Supplies-Retail	59999
Jewelry – Retail – Costume	59715
Jewelry – Retail – Precious	59715
Kiosks - non food	51981
Kiosks - food	51980
Kitchen Accessories	51979
Knives and Scissors Stores	51978
Lamps & Lighting Fixtures Stores	59999
Leather Products/Hide Stores-Retail Only	56992

Locksmiths	52512
Luggage Goods-Retail Only	59999
<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Machinery or Equipment Dealers – Farm Type Only	59695
Marble Products – Retail only	59999
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216
Meat, Fish, Poultry or Seafood - Retail - Meat or Poultry	54216
Metal Dealers	59999
Monument and Tombstones	51977
Music Stores-Pre-Recorded	57338
Musical Instrument Stores (Instrumental Rentals Permitted)	57334
Newsstands	59935
Nut Shops	51976
Office Machines or Appliances-Retail-No Repair	50925
Optical Goods-Retail (*)	59954
Paint, Wallpaper or Wallcovering Stores	52322
Painting, Picture or Frame Stores	59999
Paper and Paper Products, Rag or Rubber Stock Dealers – Second-hand	50928
Party Supply Stores (no rentals)	51975
Pharmacies (Dispensing Only Prescription Drugs)	51973
Photographic Equipment-Retail Only	59955
Piece goods, sewing & needlework stores	51972
Plumbing Supplies and Fixtures-Retail	59999
Pool Table and Billiards Supply Stores	51971
Popcorn Shops	51970
Pottery Stores - no kiln	51969
Precision & Scientific Tools and Instruments-Retail	50811
Refrigeration Equipment Commercial and Retail	59983



Religious Articles Stores	51967
Scrapbooking Stores	51966
<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Sewing Machine Stores	57223
Shoe Stores-Retail	56613
Sign Stores	51965
Sporting Goods/Athletic Equipment Stores	59526
Stationery/Paper Products-Retail	59435
Straw & Straw Products-Retail Only	59999
Sunglass Shop	51964
Tie Shop	51963
Toys-Retail	59998
Trophy Stores	59996
Uniform Store	51962
Vacuum Cleaner Sales and Service	51961
Variety Stores-Discount Houses	53315
Variety Stores-Five and Ten Cent Stores	53317
Video Stores-Rental	57338
Video Stores-Sales	57338
Wigs-Retail Only	59993
Wood Products-Not Otherwise Classified-Retail Only	50943
Yarn Stores	51960

(\*). Indicates professional liability coverage is available.

<b>Wholesale / Distributors</b>	<b>Class Code</b>
Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only	50581
Appliance Distributors - Household and Home Furnishings	50081

Appliance Distributors - Household Types – Radio, Television or Compact Disc Players	50061
<b>Wholesale / Distributors (continued)</b>	<b>Class Code</b>
Automobile Parts and Supplies - Distributors	50111
Bakeries - Distributors – No baking on premises	50141
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50171
Bookbinding and Printing Supplies - Distributors	50201
Clothing or Wearing Apparel – Distributors - Men's and Boy's Clothing and Furnishings	50231
Clothing or Wearing Apparel – Distributors - Women's, Children's and Infants' Clothing and Accessories	50231
Collectibles and Memorabilia - Distributors	50261
Electrical Equipment Distributors	50997
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813
Fabric - Distributors	50321
Floor Covering - Distributors	50351
Florists - Distributors	50381
Food - Bakery Items	50999
Food - Beverage - Non Alcohol	50998
Food - Beverage - Alcohol	50997
Fruit or Vegetable - Distributors	50391
Gardening and Light Farming Supply - Distributors	50471
Grocery - Distributors	50481
Hardware & Tool (not power) - Distributors	50996
Hearing Aid - Distributors (*)	50571
Heating or Combined Heating and Air Conditioning equipment – Distributors	50581
Hobby, Craft or Artists' Supply - Distributors	50641
Janitorial Supplies - Distributors	50651
Jewelry - Distributors	50661

Meat, Fish, Poultry or Seafood - Distributor - Fish or Seafood	50671
Meat, Fish, Poultry or Seafood - Distributor - Meat	50671
Meat, Fish, Poultry or Seafood - Distributor - Poultry Retail	50671
<b>Wholesale / Distributors (continued)</b>	<b>Class Code</b>
Metal Dealers	59999
Office Machines or Appliances - Distributors – No Repair	50691
Optical Goods - Distributors (*)	50721
Plumbing Supplies and Fixtures - Distributors	50741
Powered Equipment Dealers	50819
Refrigeration Equipment – Commercial - Distributors	50771
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801

(\*) Indicates professional liability coverage is available.

## Lessors Risk Eligibility Guidelines

- A building is considered lessor's risk when 10% or less of the total floor area is occupied by the owner
- Rent roll listing tenants by name, classification, and floor area may be requested post bind to verify eligibility. You are welcome to submit this document prior to binding to be reviewed to your Attune Representative.
- General Liability for Lessors risk buildings is rated based on the building limit of insurance not floor area
- Single occupancy LRO:
  - Select the applicable class code (from the library of available Attune BOP class codes) of the building occupant/tenant
- Multiple occupancy LRO:
  - If an Office building contains eligible restaurant occupancies, rate as a restaurant regardless of % of total floor area

- o If an Office building contains eligible occupancies other than restaurants, select the classification of the largest occupancy type (by square footage)
- o If a building (other than an Office building, i.e. a strip center) contains multiple eligible occupancies, select the classification of the occupancy type (by square footage) with the largest total floor area.
- The following occupancy types are **ineligible**:
  - o Any tenant that closes after 12:00 AM
  - o Any residential occupancy
  - o Auto repair/auto body shops/gas stations
  - o Retail banks, credit unions, and savings and loan associations (does not include offices supporting these businesses)
  - o Industrial or manufacturing operations
  - o Self-storage
  - o Gun or shooting ranges
  - o Camps (including Day Camps)
  - o Theaters and auditoriums
  - o Bowling alleys
  - o Woodwork, metalwork, or welding
  - o Storage of explosive/flammable/corrosive/hazardous materials
  - o Nursing homes or palliative care
  - o Warehouses
  - o Marijuana dispensaries (does not include CBD only stores)
  - o Flea markets
  - o Event venues
  - o Nightclubs and Adult Entertainment Venues
- The following occupancies may not exceed 10% of total floor area by building:
  - o Check cashing
  - o Goodwill stores or services
  - o Gyms, fitness centers, martial arts, dance studios (does not include yoga/pilates studios)
  - o Bars/Hookah lounge
  - o Supermarkets
  - o Pawn shops
  - o Day cares (including adult)
- Percentage of vacancy may not exceed 30% of total square footage
- No armed security personnel

## Product Guidelines

- The following exclusions are mandatory:
  - o Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)
  - o Designated Premises Limitation

# Wind Guidelines and Deductible

## Requirements

States not listed in this table do not require a separate wind percentage deductible.

***PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM NEW YORK.***

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A
AL Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
CT Frame	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
CT Non-Frame	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DE Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
DE Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A
FL Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A
GA Frame	Ineligible	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
GA Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
LA Frame	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	N/A	N/A	N/A	N/A
LA Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	N/A	N/A	N/A	N/A
MA Frame	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
MA Non-Frame	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MD Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
MD Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
ME Frame	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
ME Non-Frame	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MS Frame	Ineligible	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
MS Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NC Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NC Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
NH Frame	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NH Non-Frame	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A
NJ Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NJ Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
NY Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NY Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
RI Frame	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
RI Non-Frame	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Frame	Ineligible	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A
SC Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	N/A	N/A	N/A
TX Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
VA Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
VA Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A

## Wind Guidelines and Business Income Sublimit for Wind Peril

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for all states not listed in the table below. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS
AL Non-Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
CT Frame	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	ALS	ALS	ALS	ALS
CT Non-Frame	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS	ALS	ALS
DE Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
DE Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	\$50,000	\$100,000	\$100,000	\$250,000	ALS
FL Non-Frame	\$50,000	\$50,000	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS
GA Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
GA Non-Frame	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
KS Frame & Non-Frame	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000

## Wind Guidelines and Business Income Sublimit for Wind Peril (continued)

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for all states not listed in the table below. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
LA Frame	Ineligible	Ineligible	Ineligible	\$50,000	\$50,000	\$100,000	\$250,000	\$250,000	\$250,000
LA Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	\$250,000
MA Frame	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	ALS	ALS	ALS	ALS
MA Non-Frame	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS	ALS	ALS
MD Frame	\$25,000	\$50,000	\$50,000	\$50,000	\$100,000	ALS	ALS	ALS	ALS
MD Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	ALS	ALS	ALS	ALS	ALS

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
MS Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS
MS Non-Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
ME Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
ME Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NC Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NC Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NH Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NH Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NJ Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NJ Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NY Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NY Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
OK Frame & Non-Frame	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
RI Frame	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	ALS	ALS	ALS	ALS
RI Non-Frame	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS	ALS	ALS
SC Frame	Ineligible	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
SC Non-Frame	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
VA Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
VA Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	\$25,000	\$50,000	ALS	ALS	ALS
TX Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS



## Wind Guidelines and Utility Services Direct Damage Sublimit Eligibility

\$100,000 Sublimit available for all states not listed in the table below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
CT	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
DE	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	25000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
MA	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
MD	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
ME	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
MS	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NC	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NH	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NJ	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NY	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
RI	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
SC	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
VA	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit

## Wind Guidelines and Utility Services Time Element Sublimit Eligibility

\$50,000 Sublimit available for the states not listed in the table below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
CT	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
DE	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
MA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
MD	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
ME	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
MS	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
NC	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
NH	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
NJ	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
NY	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
RI	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
SC	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
VA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit

## Wind / Hail Guidelines

Wind / Hail business rules are based on Hail Risk Score which reflects the probability of the most significant damage-producing hail event at the property in the given time period. A Business Income Wind Sub Limit will apply to all Coastal states as noted on the previous pages.

### Frame and Joisted Masonry

Windstorm/Hail Deductible Table	
Hail Risk Score	Minimum Deductible
Very Low	Included in All other Perils Deductibles
Low	
Elevated	3% (min. \$5,000)
High	5% (min. \$10,000)
Very High	Not Eligible
Extreme	

### Frame and Joisted Masonry

Roof Limitation Form Logic		
Roof Age (years)		
Hail Risk	0 - 10	10 - 20
Very Low	None	ACV Roof Valuation
Low		
Elevated	Cosmetic Damage Excluded	Cosmetic Damage Excluded ACV Roof Valuation
High		
Very High	Not Eligible	
Extreme		

## Non-Frame or Non-Joisted Masonry

Windstorm/Hail Deductible Table	
Hail Risk Score	Minimum Deductible
Very Low	Included in All other Perils Deductibles
Low	
Elevated	1% (min. \$2,5000)
High	3% (min. \$5,000)
Very High	5% (min. \$10,000)
Extreme	Not Eligible

## Non-Frame or Non-Joisted Masonry

Roof Limitation Form Logic		
Roof Age (years)		
Hail Risk	0 - 10	10 - 20
Very Low	None	ACV Roof Valuation
Low		
Elevated		
High	Cosmetic Damage Excluded	Cosmetic Damage Excluded ACV Roof Valuation
Very High		
Extreme	Not Eligible	

## Earthquake Guidelines Sublimit Capacity Table

Sub-limited Earthquake coverage eligibility is based on Modified Mercalli Index (MMI) and Soil Type from ISO Location as well as requested coverage limits. Earthquake coverage includes Earthquake Sprinkler Leakage. The table below illustrates eligibility based on these factors:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
2 to <3	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
3 to <4	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
4 to <5	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
5 to <6	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
6 to <7	\$5,000,000	\$4,000,000	\$2,000,000	\$1,500,000	\$1,000,000	\$1,000,000
7 to <8	\$500,000	\$500,000	\$500,000	\$200,000	\$200,000	\$200,000
8 to <9	\$200,000	\$200,000	\$200,000	\$200,000	\$100,000	\$50,000
9 to <10	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$50,000
10 to <11	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	Ineligible
11 to <12	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

## Earthquake Sprinkler Leakage (EQSL) Sublimit Capacity Table

EQSL coverage eligibility criteria is similar to that for Earthquake coverage, consisting of acceptability of MMI and Soil Type from ISO Location as well as requested coverage limits, per the table below. EQSL does not include coverage for Earthquake coverage:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil (Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
2 to <3	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
3 to <4	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
4 to <5	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
5 to <6	\$5,000,000	\$5,000,000	\$5,000,000	\$2,500,000	\$1,500,000	Full Limits
6 to <7	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
7 to <8	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
8 to <9	\$5,000,000	\$5,000,000	\$5,000,000	\$2,500,000	\$1,000,000	Full Limits
9 to <10	\$500,000	\$500,000	\$250,000	\$100,000	\$100,000	Ineligible
10 to <11	\$250,000	\$250,000	\$200,000	Ineligible	Ineligible	Ineligible
11 to <12	\$100,000	\$100,000	\$75,000	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

## Coverages

The BOP product is based off of the ISO BOP, with use of proprietary endorsements to strengthen coverages, providing you with the requisite tools to meet your clients' needs, while enabling you to compete effectively in the small business marketplace. All coverages are subject to state-specific restrictions and availability.

### Optional Enhancements

The Mainstreet BOP product offering comprises endless ways to customize coverages in order to structure the perfect suite of coverages for the small business owner. Some of the additional, optional coverages available for selection include:

Bundled Enhancements		
Name	Form Number	Additional Premium
Businessowners Enhancement Endorsement	B10 1 97	\$180 Per Location
Restaurant Enhancement Endorsement	B10 1 98	\$250 Per Location
Lessors Risk Enhancement Endorsement	B10 1 99	\$180 Per Location
Contractors Enhancement Endorsement	B10 100	\$180 Per Location

Optional Broadening Coverages		
Name	Form Number	Additional Premium
Appurtenant Structures	B10 1 05	NO
Arson, Theft and Vandalism Reward	B10 1 06	YES
Brands and Labels	ISO FORM	YES
Building Glass Endorsement	B10 1 13	NO
Business Income Changes - Beginning of the Period of Restoration	B10 5 03	YES
Civil Authority Broadening Endorsement	B10 1 14	NO
Contractors' Installation Tools and Equipment Coverage	BP 07 01	YES
Coverage Extension Supplementary Payments	B10 1 20	NO
Debris Removal Additional Insurance	BP 14 09	YES
Debris Removal Additional Insurance - Florida	B10 1 93	YES

**Optional Broadening Coverages (continued)**

Name	Form Number	Additional Premium
Employee Benefits Liability Coverage	VARIOUS	YES
Employee Dishonesty	ISO FORM	YES
Fine Arts Additional Coverage Endorsement	B10 1 30	YES
Fire Extinguisher Recharge Expense	B10 1 31	NO
Fire / Theft Reward (not available in NY)	B10 1 32	NO
Fragile Articles Limitation	B10 1 35	NO
Food Contamination	BP 04 31	YES
Hired and Non-Owned Auto Liability Insurance	VARIOUS	YES
Liquor Liability Coverage	BP 04 89	YES
Mine Subsidence	VARIOUS	YES
Mobile Equipment Coverage Extension	B10 1 49	YES
Money, Securities and Credit Card Receipts	B10 1 51	YES
Newly Acquired or Constructed Property	B10 1 52	NO
Ordinance or Law Coverage	VARIOUS	YES
Personal Property Off-Premises Extension	B10 1 59	NO
Personal Effects Coverage Extension	B10 1 58	YES
Primary and Noncontributory - Other Insurance Condition	ISO FORM	NO
Primary and Noncontributory - Other Insurance Condition - Florida	B10 5 16	NO
Realty Tax Assessment Coverage Extension	B10 1 68	NO
Snow Plow Products Coverage	ISO FORM	YES
Spoilage Coverage	VARIOUS	YES
Stop Gap Coverage	VARIOUS	YES
Tenants Move Back Expense Endorsement	B10 1 76	YES
Utility Services - Direct Damage	BP 04 56	YES
Utility Services - Time Element	BP 04 57	YES
Waiver of Transfer of Rights Against Others to Us	B10 1 79	YES
Water Back-up and Sump Overflow	BP 04 53	YES



## Additional Insureds

Premium bearing additional insureds are flat rated (with exceptions noted below) and are fully earned upon mid-term insured-cancellation.

Premium Bearing Additional Insured Forms		
Name	Form Number	Premium
Additional Insured by Contract, Agreement or Permit (Broad Form)	B10 1 01	\$100
Designated Person or Organization	BP 04 48	\$25
Engineers, Architects or Surveyors not Engaged by the Named Insured	BP 04 49	\$25
Engineers, Architects or Surveyors	BP 04 13	\$25
Owners, Lessees or Contractors - with Additional Insured Requirement in Construction Contract	BP 04 51	\$150
State or Governmental Agency or Subdivision or Political Subdivision - Permits or Authorizations Relating to Premises	BP 04 07	\$25
State or Governmental Agency or Subdivision or Political Subdivision - Permits or Authorizations	BP 04 52	\$25
Additional Insured Broad Form Vendors	B10 1 02	\$25
Vendors	BP 04 47	\$25
Lessor of Leased Equipment	BP 04 16	Varies
Managers or Lessors of Premises	BP 04 02	Varies
Owners, Lessees or Contractors - Completed Operations	BP 14 02	\$25
Owners, Lessees or Contractors - Scheduled Person or Organization	BP 04 50	\$25
Loss of Rental Value - Landlord as Designated Payee	BP 05 93	Varies

Non-Premium Bearing Additional Insured Forms	
Name	Form Number
Additional Insured for Not-For-Profit Organization Members	B10 1 03
Controlling Interest	BP 04 06
Co-Owner of Insured Premises	BP 04 11
Mortgagee, Assignee or Receiver	BP 04 09
Owners or Other Interests from Whom Land has been leased	BP 04 10
Loss Payable	BP 12 03
Building Owner	BP 12 31
Mortgage Holder	Declarations

# Professional Liability

**Attune can offer a BOP with professional liability coverage on the following classes of business:**

- Barber and Beauticians (BP 08 01) and (B10 1 92 in FL)
- Optical and Hearing Aid Establishments (BP 08 03)
- Printers Errors and Omissions (BP 08 04)
- Veterinarians Professional Liability (BP 08 05)
- Funeral Directors Professional Liability (BP 08 02)
- Arbitration and Mediation (B10 1 65 or B10 1 66)
- Bookkeeping (B10 1 65 or B10 1 66)
- Claims Adjuster (B10 1 65 or B10 1 66)
- Consultants - not engaged in implementation (B10 1 65 or B10 1 66)
- Executive Search Agency (B10 1 65 or B10 1 66)
- Life / Career Coach (B10 1 65 or B10 1 66)
- Website design and online marketing (for others) (B10 1 65 or B10 1 66)
- Writer (Grant or Resume) (B10 1 65 or B10 1 66)
- Professional Instruction (no educational facilities/institutions (B10 1 62)
- Florists (B10 1 63)
- Interior Decorators (B10 1 64)
- Pet Groomers (B10 1 67)

## Equipment Breakdown

Attune offers Equipment Breakdown coverage and onsite inspection services through our trusted partner Hartford Steam Boiler for all eligible business with some exceptions.

## Eligibility Guidelines

- **Ineligible classifications**
  - Septic Tank Systems – Cleaning 75961, 75971
  - Paper and Paper Products, Rag or Rubber Stock Dealers – Second-hand - 50928
- **The following loss history characteristics are ineligible:**
  - Two or more covered equipment breakdown losses within the last 24 months **OR**
  - A covered equipment breakdown loss greater than \$25,000
- Any policy that has a location with a total power generating capacity greater than 250 kilowatts based on the nameplate rating of the equipment. This includes solar, wind, and any other method of generating power. This does not include a location with equipment intended to generate electricity solely on an emergency basis.

## Coverage Highlights

- Expediting Expense (\$50,000 Sub-Limit)
- Hazardous Substances (\$50,000 Sub-Limit)
- Spoilage (\$50,000 Sub-Limit)
- Data Restoration (\$50,000 Sub-Limit)
- Off Premises Equipment Breakdown (\$100,000 Sub-Limit)
- Resultant Damage to Animals (\$25,000 Sub-Limit)
- "Fungi," Wet Rot Or Dry Rot (\$15,000 Sub-Limit)
- Green Coverage (\$25,000 Sub-Limit)
- Public Relations (\$5,000 Sub-Limit)
- Service Interruption

## Employment Practices Liability

Attune offers Employment Practices Liability coverage through our trusted partner Hartford Steam Boiler for all eligible business with some exceptions. In today's dynamic workplace this coverage can help protect small businesses from the impact of employment related claims.

### Eligibility Guidelines

- Not available for insureds with over 100 full-time equivalent employees
- Not available for insureds with over 5 locations
- No prior EPL claims or knowledge of potential situations that may give rise to an EPL claim
- **Ineligible classifications:**
  - Employment Agencies 63761, 63771

### Coverage Highlights

- Maximum Aggregate Limit of \$250,000
- Includes Full Prior Acts Coverage for Wrongful Acts occurring before policy inception date.
- Responds to claims brought by:
  - Full-time, part-time, seasonal and temporary employees
  - Recognized volunteers
  - Independent Contractors
  - Applicants for Employment
- Definition of "Claim" includes administrative proceedings and demands for both monetary and non-monetary relief
- Worldwide Coverage
- Automatic Extended Reporting Period
- Supplemental Extended Reporting Period available. Terms vary by state.
- Definition of "Loss" includes punitive and exemplary damages where permitted by law
- Optional third-party coverage for discrimination and harassment claims brought by customers, clients, tenants or vendors is available for an additional premium



# Cyber Suite Coverage

Attune offers Cyber Suite Coverage coverage through our trusted partner Hartford Steam Boiler for all eligible business with some exceptions. The Cyber Suite is a comprehensive cyber insurance solution designed to help businesses respond to the full range of cyber incidents, including the breach of personal information, the threat of unauthorized intrusion into or interference with its computers systems, damage to data and systems from a computer attack and cyber related litigation.

## Eligibility Guidelines

- **Ineligible classifications**
  - Collection Agencies - 63691, 63711
  - Credit Reporting Agencies - 63721, 63731
  - Title Agents - 64161, 64171

## Coverage Highlights

- Maximum Aggregate Limit of \$250,000
- Data Compromise Response Expenses
  - Data Compromise coverage is triggered by the insured's discovery that personal information in the insured's care, custody or control or from third parties with whom the insured has a direct relationship and to whom the insured has entrusted the personal data has been lost, stolen or inadvertently published.
  - This also includes breaches of data that is sensitive and personal to individuals, whether or not it can be used to commit fraud, where notification is required by law.
  - Personal information may relate to current, former or prospective customers, clients, members, directors or employees of the insured. (Coverage does not extend to databases of individuals maintained by companies looking to sell information from such databases.)
  - The covered breach may be:
    - Electronic (theft of electronic files)
    - Physical (theft of hardcopy files)
    - Procedural (mistakenly posting personal information to a website or printing Social Security Numbers on mailing labels)
    - Fraud-related (such as the purchase of information by sham companies)
  - Coverage Elements Include:
    - Forensic IT Review (Sub-Limit 50% of the Annual Aggregate Limit or First Party Annual Aggregate Limit)
    - Legal Review (Sub-Limit 50% of the Annual Aggregate Limit or First Party Annual Aggregate Limit)
    - Public Relations (Sub-Limit \$5,000)

- Regulatory Fines and Penalties (Sub-Limit 50% of the Annual Aggregate Limit or First Party Annual Aggregate Limit, **not available in NY**)
  - PCI Fines and Penalties (Sub-Limit 50% of the Annual Aggregate Limit or First Party Annual Aggregate Limit, **not available in NY**)
- Computer Attack
  - The Computer Attack coverage is triggered by the insured's discovery that a computer attack has affected a computer system owned or leased by the insured and under the insured's control, or is a computer system that is operated by a third party service provider used for the purpose of providing hosted computer application services to you or for processing, maintaining, hosting or storing your electronic data, pursuant to a written contract with you for such services. However, such computer or other electronic hardware operated by such third party shall only be considered to be a "computer system" with respect to the specific services provided by such third party to you under such contract.
  - A computer attack may be:
    - A hacking event or other instance of an unauthorized person gaining access to the computer system
    - An attack against the system by a virus or other malware
    - A denial of service attack against the insured's system
  - Coverage Elements Include:
    - Loss of Business (Sub-Limit 50% of the Annual Aggregate Limit or First Party Annual Aggregate Limit)
    - Public Relations (Sub-Limit \$5,000)
- Cyber Extortion
  - The Cyber Extortion coverage is triggered by the insured's receipt of a cyber extortion threat.
  - Coverage for responding to extortion threats which include:
    - The cost of a negotiator or investigator retained by you in connection with a cyber extortion threat
    - Any amount paid by you in response to a credible cyber extortion threat to the party that made the cyber extortion threat for the purposes of eliminating the threat.
  - Cyber Extortion is subject to the following sub-limits:
    - \$10,000 - \$50,000 and \$100,000 Annual Aggregate Limit
    - \$25,000 - \$250,000 Annual Aggregate Limit
- Data Compromise Liability
  - Data Compromise Liability Coverage is designed as a complement to the Response Expense (first party) Data Compromise Coverage. Before there can be a loss under Liability, there must first be a covered loss under the Response Expenses (first party) Data Compromise Coverage.
  - If one or more such "affected individuals", or a government entity on behalf of such individuals, sue the insured, then coverage is provided for defense and settlement costs, subject to the coverage limit. This limit is part of the Cyber Suite annual aggregate limit.

- o Data Compromise Liability coverage provides for defense costs (within the coverage limit) and associated settlement and judgment costs arising from an action brought by “affected individuals”, or a government entity on behalf of such individuals, who allege certain injuries as a result of a covered data compromise.
- Network Security Liability
  - o Network Security Liability Coverage is triggered by the insured’s receipt of notice of a network security liability suit.
  - o The network security liability suit can be a civil action, an alternate dispute resolution proceeding or a written demand for money.
  - o The network security liability suit must be initiated by a third party who alleges that a systems security failure on the part of the insured allowed one or more of the following to happen:
    - The breach of third party business information
    - The unintended propagation or forwarding of malware
    - The unintended abetting of a denial of service attack
    - Network Security Liability coverage provides for defense costs (within the coverage limit) and associated settlement and judgment costs arising from an action brought by third parties who allege certain injuries as a result of a failure in the insured’s systems security.
    - There need not be a covered loss under the first party Computer Attack coverage in order for there to be a loss under the third party Network Security Liability coverage. Only the limit in force during the policy period when notice of the suit was first received by the insured will apply.

# Commercial Liability Excess Policy

The Commercial Liability Excess Policy is designed to provide up to \$5M in excess liability coverage over Attune's Business Owner's Policy and any other Commercial Auto and/or Employer's Liability (EL) policies that meet our underwriting requirements.

## General Eligibility Guidelines

- **Not available in VT and KY.**
- The risk must be eligible for and purchase a Accredited BOP policy.
- This product is not designed to provide coverage over any other General Liability insurance products except the Accredited BOP policy. (Auto and EL)
- Underlying carriers must be rated A- VII by A.M. Best or greater, except EL state funds.
- Underlying policies must be written on an occurrence form (except Employee Benefits Liability Coverage)
- Underlying policies must provide uncapped defense costs outside the primary limits.
- The following class specific guidelines apply:
  - Office Buildings:
    - Smoke detectors required in each unit and a minimum of two marked exists.
    - If smoke detectors are battery operated, monthly inspection program must be documented and available to review if requested.
  - Medical/Dental Offices:
    - If the insured performs surgeries that require sedation or if any such surgeries are performed at the insured's premises the risk is ineligible.
    - Admitting patients for overnight stays is ineligible.
  - Veterinarians:
    - Performance of any services for race horses is ineligible
  - Mercantile/Wholesale:
    - Importing any helmets, car seats or other child safety equipment is ineligible.
    - Repackaging or relabeling any of the products the insured sells or distributes is ineligible.
    - Sale of any foreign manufactured firearms is ineligible.
    - Sale of police supplies is ineligible.
  - Landscapers:
    - Clearing land used for power lines is ineligible.

## Underlying BOP Eligibility Guidelines

- Minimum General Liability limits for per occurrence/general aggregate/products completed operations of \$1M/\$2M/\$2M.
- Minimum liquor liability limits of \$1M per occurrence and \$1M aggregate if applicable.
- Minimum Stop Gap Liability limits for each employee/each accident/aggregate of \$1M/\$1M/\$1M if applicable.



### Underlying Commercial Auto Eligibility Guidelines

- Minimum combined single limit of \$1,000,000
- Insured must check Motor Vehicle Registration System (MVRS) annually.
- Underlying commercial auto policies with vehicles registered or principally garaged in West Virginia are ineligible.
- The following underlying auto exposures **are ineligible**:
  - School buses or vans
  - Truckers/Heavy-load haulers
  - Police vehicles, fire trucks, or ambulances
  - Hotel/Motel/Parking lot courtesy vans (over 10)
  - Courtesy vans (over 15 passengers)
  - Rapid delivery operations (e.g. pizza, newspaper, magazine)
  - Gasoline hauling or hazardous waste/red label materials
  - Commodity III or IV hauling
  - Ready mix trucks

### Underlying Employer’s Liability Eligibility Guidelines

- Minimum limits of \$500,000 each for bodily injury coverage per accident, disease (each employee), and disease (policy limit), except Texas and Ohio where it is \$1M/\$1M/\$1M.
- Does not apply in NY or MA where this coverage is excluded.

### Coverages

- See table below for available limits.

Occurrence	General Aggregate	Product - Completed Operations Aggregate
\$1,000,000	\$1,000,000	\$1,000,000
\$2,000,000	\$2,000,000	\$2,000,000
\$3,000,000	\$3,000,000	\$3,000,000
\$4,000,000	\$4,000,000	\$4,000,000
\$5,000,000	\$5,000,000	\$5,000,000

- UM/UIM coverage is available in the following states:
  - Florida
  - Louisiana
  - New Hampshire
  - Vermont
- NOTE: UM/UIM limit selection: The BOP’s liability limit will be the scheduled SIR’s limit regardless of the selected underlying UM/UIM limit.

