



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Clothing Store Product

Our Clothing Store product is designed for clothing, shoe, handbag and hat stores with related accessories. Stores with sales up to \$3,000,000 per location or less than 7,500 sq. ft. are eligible.

PRODUCT FEATURES:

- ▶ Liability and Property coverage is available as a Package on a Businessowners Coverage Form
- ▶ Business Income on an Actual Loss Sustained Basis with a stated limit
- ▶ No Coinsurance clause
- ▶ Replacement Cost coverage is available
- ▶ Special cause of loss is available
- ▶ No General Liability deductible

COMPREHENSIVE OPTIONAL COVERAGES INCLUDE:

- ▶ Our Value Plus Endorsement
- ▶ Money & Securities coverage
- ▶ Employee Dishonesty coverage
- ▶ Non-Owned and Hired Auto coverage
- ▶ Equipment Breakdown coverage
- ▶ Glass coverage
- ▶ Signs coverage

LIMITS AVAILABLE:

- ▶ Liability – up to \$1,000,000 Occurrence/
\$2,000,000 Aggregate
- ▶ Excess or Umbrella coverage is available up to \$5,000,000
- ▶ Property – Protection Class 1-8 • Total limit up to \$3,000,000
Protection Class 9-10 • Total limit up to \$1,000,000

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



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Clothing Store Package Product

AS A CLOTHING STORE OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ General Liability that includes coverage for Mental Anguish or Emotional Distress
- ▶ No coinsurance clause on the property coverage
- ▶ Loss of income on an Actual Loss Sustained basis
- ▶ Peak Season coverage for your Business Personal Property

Why you should place coverage with our Clothing Store Package Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Businessowners Policy form	✓	?
General Liability that expands the definition of Bodily Injury to include Mental Anguish or Emotional Distress with no deductible	✓	?
Non owned and Hired Automotive coverage available	✓	?
Loss of Income on Actual Loss Sustained basis up to the stated limit available	✓	?
Products Liability included at two times the General Liability occurrence limit	✓	?
No Coinsurance Clause; No Classification Limitation or Designated Premises Endorsement	✓	?
Personal Property of others up to contents limit	✓	?
Peak Season coverage	✓	?
\$5,000 transit coverage	✓	?
Replacement Cost available	✓	?
Special Cause of Loss including theft available	✓	?
Equipment Breakdown coverage available	✓	?
Value Plus Endorsement is available on accounts eligible for Special form offering 13 valuable coverages available	✓	?

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Clothing Store — Package

ISO CLASS CODES

Clothing Stores56114, 56214, 56312, 56313, 56319, or 11127, 11128
Leather Goods56992
Hats & Caps50333
Shoe Stores56613 or 18110

The Clothing Store Underwriting Guide should be consulted to determine the acceptability of each account.



The HIT ZONE – *Our highest hit ratio*

- 🎯 Up to \$1,000,000 in annual sales
- 🎯 Occupy up to 3,000 sq. ft.
- 🎯 Suburban or rural locations
- 🎯 No building coverage
- 🎯 No commercial cooking in building
- 🎯 No apartments
- 🎯 Property limits less than \$500,000
- 🎯 No losses or claims (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to \$3,000,000 in annual sales
- ▶ Store with a total area of up to 7,500 sq. ft.
- ▶ See Available Limits section for Product Maximum Limits
- ▶ No more than two losses or claims per coverage part (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

INELIGIBLE RISKS

- ▶ Any products sold under the applicant's name or label (Premises Preferred Eligible)
- ▶ Any sale of children's/infant's merchandise (Premises Preferred Eligible)
- ▶ Any consignment, used or salvage merchandise (Premises Preferred Eligible)
- ▶ Sales of fur products (Synthetic fur is eligible)
- ▶ Any sales of orthopedic shoes
- ▶ Any costume sales or rental
- ▶ No direct importing of products or product assembly
- ▶ Risks that do not have 100% of their wiring on circuit breakers
- ▶ Risks with aluminum wiring
- ▶ Risks located in: Alaska, Hawaii or Louisiana
- ▶ Operations involving hazardous / pollution exposure
- ▶ Any prior, existing or pending bankruptcy within the last 5 years

Clothing Store — Package

PRODUCT ADVANTAGES

- ▶ Offered only through the Professional Wholesaler
- ▶ Businessowners coverage form
- ▶ Business income on an actual loss sustained basis with a stated limit
- ▶ No Coinsurance clause
- ▶ Replacement cost coverage available
- ▶ Special cause of loss available
- ▶ Non Owned and Hired car available if there is no delivery
- ▶ No General Liability deductible
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

AVAILABLE LIMITS

- ▶ Liability - up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Property - Protection Class 1-8 Total limit \$3,000,000
 - Bus. Personal Property maximum \$500,000
 - Protection Class 9-10 Total limit \$500,000
 - Bus. Personal Property maximum \$200,000
- ▶ Coastal Zone up to \$250,000 per location (wind exclusion applies)

REQUIRED APPLICATION

- ▶ Our Clothing Store Application or
- ▶ An Acord application or equivalent and our Clothing Stores Supplemental Application
- ▶ Representation of incurred loss history for the past three (3) years