



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Concessionaires and Vendors Product

This product is specifically designed to accommodate the coverage and pricing needs for a wide variety of Concessionaires and Vendors.



The HIT ZONE – *Our highest hit ratio*

- 📍 Indoor, Outdoor, Seasonal Lots or Tents, and Flea Market Vendors
- 📍 Regularly operating from the same location daily, or varying locations
- 📍 Street Vendors, Hot Dog Carts, Flea or Farmers Markets
- 📍 Kiosks, Stands, Tables, Booths, News Stands, and more
- 📍 Up to \$150,000 in receipts
- 📍 Annual Term (90 Day Term for Seasonal Lots or Tents)

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

- ▶ Up to \$500,000 in annual gross receipts per stand
- ▶ Up to 40 stands, or \$5,000,000 in annual/gross receipts, per risk
- ▶ New Ventures
- ▶ No more than 2 losses in the past 3 years (excluding closed without payment)

PRODUCT ADVANTAGES

- ▶ Coverage available as:
 - Monoline General Liability
 - Package – Including General Liability with Property and/or Inland Marine
- ▶ Broad eligibility to include:
 - Indoor Vendors, Outdoor Vendors, Seasonal Lots and Tents, and Flea Market/Fair/Show Vendors
 - Hot Dog Vendors, News Stands, Mall Kiosks, Christmas Tree Lots, and more
 - Operating locations including: Airports, Bus Terminals, Museums, Office Buildings, Rest Stops, Shopping Malls, Train Stations, Athletic Fields, Beaches, Business Parks, Parking Lots, Public Parks, Public Streets/Sidewalks, Schools Campuses, and more
 - Primary or Varying Operating Locations
 - Small to large operations (Up to 40 individual locations or stands)
- ▶ Easy to Use Pricing:
 - Flat Liability Rates per Stand or Event
- ▶ Competitive Pricing / Low Minimum Premiums:
 - Liability Minimum Premiums range from \$275 to \$500 (\$1,000,000 Occurrence / \$3,000,000 Aggregate Limits)
- ▶ Liability Limits up to \$2,000,000 Occurrence / \$3,000,000 Aggregate on primary policy.
- ▶ Inland Marine Coverage for Stands and Miscellaneous Items
 - Theft Coverage included
- ▶ Property and General Liability Coverage can be extended to include Office or Warehouse locations
- ▶ Policy is nonauditable
- ▶ Financial Stability of a carrier rated A++ by A.M. Best

Concessionaires and Vendors Product

INELIGIBLE RISKS

General Liability

- ▶ Any leasing of premises to others
- ▶ Owner, organizer or sponsor of a fair, festival, carnival, flea market, farmers market, exhibit, conference or similar event (Booth operator or Financial sponsor is eligible)
- ▶ Any applicant that acts as a franchisor (Grantor of a franchise)
- ▶ Any vendor operating inside an amphitheater, arena, ball park, concert hall, stadium, or theatre with seating for more than 2,500
- ▶ Any prior, existing or pending bankruptcy in the past 5 years
- ▶ Any Fair, Flea Market, or Show Vendor – that does not operate at the same location throughout the year – with less than 5 events per year.
- ▶ Any warehouse location used for any purpose other than the storage of merchandise to be used in your concession or vending business. These should be considered outside of this product

* *Products/Completed Operations will be excluded for some risks*

* *Some risks will be prohibited based on the products sold or services provided*

Inland Marine

- ▶ Locations in Alaska, Hawaii, Louisiana, city of Detroit (MI)
- ▶ Scheduled Equipment with values greater than \$25,000

AVAILABLE LIMITS

General Liability

- ▶ Customer Authority - up to \$2,000,000 occurrence/\$3,000,000 aggregate for primary General Liability
- ▶ Additional limits up to \$5,000,000 are available within your authority through our Umbrella or Excess Liability Products

Inland Marine

- ▶ Up to \$500,000 Total Limits
- ▶ Up to \$25,000 for any scheduled item
- ▶ Up to \$2,500 per item included in blanket equipment limit

SUBMISSION REQUIREMENTS

- ▶ Our Concessionaires and Vendors Application (CPA) —This is a Warranty Application and must be signed by an owner or officer of the company within 21 days of binding
- ▶ Representation of incurred loss experience for the past three (3) years



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 - Operating locations including: Shopping Malls, Airports, Bus Terminals, Museums, Office Buildings, Rest Stops, Shopping Malls, Train Stations, Athletic Fields, Beaches, Business Parks, Parking Lots, Public Parks, Public Streets/Sidewalks, School Campuses, and more.
 - Primary or Varying Operating Locations
 - Small to large operations (Up to 40 individual locations or stands)
- ▶ Competitive Pricing
- ▶ Low Minimum Premiums
- ▶ Coverage can be extended to include Office or Warehouse locations

LIABILITY FEATURES:

- ▶ Easy to Use Pricing
 - Flat charge per stand or show
- ▶ Products/Completed Operations coverage provided for most eligible risks
- ▶ Many Additional Insureds included at no additional charge
- ▶ Primary Limits available up to \$2,000,000 occurrence/\$3,000,000 aggregate
- ▶ No Liability Deductible
- ▶ Policy is Not Auditable
- ▶ Hired and Non-owned Auto Liability coverage available

INLAND MARINE FEATURES:

- ▶ Included in Package with General Liability
- ▶ Coverage for Cart up to \$25,000
- ▶ Coverage for other Miscellaneous Items
- ▶ Theft coverage included

ADDITIONAL ADVANTAGES:

- ▶ Property coverage available for office and warehouse locations
- ▶ Available for Web Quoting
- ▶ Quick quote and binder turnaround
- ▶ Financial stability of a carrier rated A++ by A.M. Best.

