



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Convenience, Delicatessen and Grocery Store Product

We are excited to announce our Convenience, Delicatessen, and Grocery Store product geared toward the unique coverage needs for these types of businesses.

COVERAGES AVAILABLE:

- ▶ Liquor Liability
- ▶ General Liability
- ▶ Property
- ▶ Package
- ▶ Umbrella

PRODUCT FEATURES:

- ▶ Broad appetite for small to medium sized risks
- ▶ New Ventures
- ▶ 24-hour operations
- ▶ Gasoline sales exposures eligible
- ▶ Commercial Cooking exposures
- ▶ Liquor Liability Available
- ▶ Umbrella Limits up to \$5,000,000 available
- ▶ Optional coverages in Package include:
 - Loss of Income coverage
 - Money & Securities coverage
 - Non-Owned & Hired Auto coverage
 - Sign & Glass coverage
 - Equipment Breakdown with \$25,000 food spoilage limit

ADDITIONAL ADVANTAGES

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



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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Grocery/Convenience Stores

WHY DO YOU NEED TO PURCHASE A GROCERY/CONVENIENCE STORE PRODUCT?

- ▶ A patron slips and falls on your uneven parking lot
- ▶ Fire at your premise causes damage to neighbor's property
- ▶ A customer slips and falls on store's wet floor

Why should you choose the Grocery/Convenience Store Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?



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Grocery/Convenience Store & Deli — Commercial Liability

Grocery Stores.....13673

Delicatessens.....11288



The HIT ZONE – *Our highest hit ratio*

- 🎯 Up to \$500,000 in annual sales
- 🎯 Locations up to 2000 square feet
- 🎯 No gasoline sales
- 🎯 Maximum of 25% alcohol sales
- 🎯 No losses/claims incurred in the past three (3) years

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

- ▶ Up to \$3,000,000 in annual sales
- ▶ Locations up to 4000 square feet
- ▶ Up to 75% gasoline sales
- ▶ Accounts with more than 25% alcohol sales
- ▶ Accounts with self service car washes
- ▶ No more than two (2) losses or claims (excluding closed without payment) incurred in the past three (3) years

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ No Liability Deductible



Grocery/Convenience Store & Deli — Commercial Liability

INELIGIBLE RISKS

- ▶ Any propane tank filling operations
- ▶ Any auto repair operations
- ▶ Any automatic car wash operations
- ▶ Locations in Alaska or Louisiana

AVAILABLE LIMITS

- ▶ Customer Authority - up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Additional limits up to \$5,000,000 are available within your authority via our GoldCUP Umbrella Product

SUBMISSION REQUIREMENTS

- ▶ Acord General Liability application and our Grocery/Convenience/Deli Supplement or equivalent.
- ▶ Representation of incurred loss history for the past three (3) years