



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

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:

- ▶ 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
- ▶ Business Personal Property up to \$500,000
- ▶ Risks located in defined costal areas up to \$500,000

ADDITIONAL ADVANTAGES:

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





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ISO CLASS CODES

Clothing Stores	56114, 56214, 56312, 56313, 56319, or 11127, 11128
Leather Goods.....	.56992
Hats & Caps50333
Shoe Stores.....	.56613 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)

PRODUCT ADVANTAGES

- ▶ 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

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INELIGIBLE RISKS

- ▶ Any products sold under the applicant's name or label (Premises Preferred Eligible)
- ▶ Sales of fur products (Synthetic fur is eligible)
- ▶ No direct importing of products or product assembly
- ▶ Risks that do not have 100% of their wiring on circuit breakers
- ▶ Risks with knob-and-tube or aluminum wiring on the premise
- ▶ Risks located in: Alaska, Hawaii, Louisiana or West Virginia
- ▶ Any prior, existing or pending bankruptcy within the last 5 years

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 \$1,000,000
 - Bus. Personal Property maximum \$200,000
- ▶ Coastal Zones – Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business

SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed & signed application that accompanies this quote; or
 - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
 - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
 - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.