



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

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.

CDGLS-NR (4/08)



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Convenience/Deli/Grocery Store Product — Businessowners Package

This preferred product targets risks that have Grocery Store, Delicatessen, and Convenience Store Operations. Eligible classes include stand-alone groceries or grocery and gasoline sale combinations.



The HIT ZONE – Our highest hit ratio

- 🎯 GENERAL LIABILITY
- 🎯 Up to \$3,000,000 in annual sales
- 🎯 Total area up to 5000 square feet per location
- 🎯 No losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- 🎯 Tenant Operations
- 🎯 No habitational exposure
- 🎯 No vacancies
- 🎯 Risks having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- 🎯 Risks having 100% of the wiring on circuit breakers
- 🎯 No losses or claims (excluding closed without payment) incurred in the past three years

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

GENERAL LIABILITY

- ▶ Risks with alcohol sales less than 75% of the total sales
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ New Ventures
- ▶ Risks up to \$3,000,000 in total property value per location, (\$1,500,000 with commercial cooking)
- ▶ Risks with commercial cooking exposure
- ▶ Risks open 24 hours
- ▶ Risks that have up to four apartments
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ Liquor Liability is available on a Businessowners coverage form (in most states)
- ▶ Non Owned and Hired Automobile Coverage available if there is no delivery
- ▶ No coinsurance clause
- ▶ Availability of equipment breakdown coverage with food spoilage sublimit of \$250,000
- ▶ Employee Dishonesty up to \$25,000
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income Limit
- ▶ Crime Coverage available
- ▶ Value Plus endorsement (13 property coverage additions/extensions)
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

Convenience/Deli/Grocery Store Product — Businessowners Package

INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Total area of location in excess of 5000 square feet
- ▶ Risks with sales over \$3,000,000
- ▶ Risks that sell propane and do the filling themselves
- ▶ Risks that have auto repair or car wash operations
- ▶ Risks that have arcade or video game exposures (incidental is acceptable)
- ▶ Operations involving hazardous/pollution exposure
- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Planned renovation/construction during our policy term
- ▶ No prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Alaska, Louisiana or West Virginia

PROPERTY

- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks not having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ No prior, existing or pending bankruptcy in the past five years
- ▶ Risks having existing tax liens
- ▶ Risks located in Alaska, Hawaii, Louisiana or West Virginia

AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in protection class 1-8 (\$1,500,000 if commercial cooking)
- ▶ Maximum property value of \$1,000,000 in protection class 9-10 (\$250,000 if commercial cooking)
- ▶ 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.
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage
- ▶ Liquor Liability Limits available up to \$1,000,000 Occurrence / \$2,000,000 Aggregate

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.