



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Electronic Store Product Businessowners Package

Introducing a product that is designed for all types of Electronic stores including: Appliance, camera, Computer, Television and Cell Phone stores.

OUR PRODUCT IS DESIGNED FOR THE FOLLOWING TYPES OF STORES:

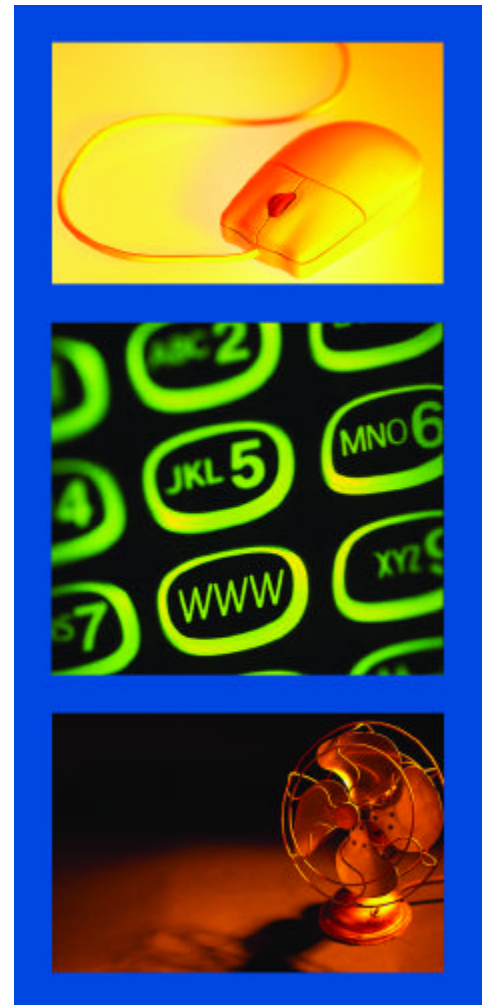
- ▶ Appliance
- ▶ Camera
- ▶ Computer
- ▶ Phone
- ▶ Radio
- ▶ Stereo
- ▶ Television
- ▶ Video Game

OPTIONAL COVERAGES INCLUDE:

- ▶ Loss of Income - 12 month Actual Loss Sustained Basis with a maximum limit
- ▶ Our Value Plus Endorsement
- ▶ Equipment Breakdown
- ▶ Non-Owned & Hired Auto coverage (no delivery service)
- ▶ Money & Securities coverage
- ▶ Signs coverage
- ▶ Glass coverage

ADDITIONAL ADVANTAGES:

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





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Electronic Stores Product

Electronic Stores	12393
Appliance Stores—Household Types	10042
Camera and Photographic Equipment Stores.	10309
Computer Stores	11160

Any other similar store such a Radio, Television, Pager, or Cell Phone stores



The HIT ZONE – Our highest hit ratio

- 📍 Total area not exceeding 10,000 square feet per location
- 📍 Tenant operations
- 📍 Building not exceeding 3 stories in height
- 📍 No habitation occupancy
- 📍 Property Limits less than \$300,000
- 📍 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

- ▶ Total area not exceeding 25,000 square feet per location
- ▶ No cap on building height — Must be 100% sprinklered if greater than 6 stories
- ▶ 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

- ▶ A.M. Best rated A++ carrier
- ▶ Non Owned and Hired car coverage available if no delivery service
- ▶ Inspection costs paid by the United States Liability Insurance Group

Electronic Stores Product

INELIGIBLE RISKS

- ▶ Total area of risk in excess of 25,000 square feet
- ▶ Risks directly importing products
- ▶ Risks with sales over \$3,000,000
- ▶ Risks that do not have 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks not having smoke detectors
- ▶ Warehouse risks
- ▶ Risks having their "own brand" or used products sold
- ▶ Risks with firearms on the premises
- ▶ Risks that do computer consulting (See Professional Product)
- ▶ Risks that do web designing, web hosting, or internet service provider services
- ▶ Risks located in: Alaska, Hawaii, Louisiana and West Virginia
- ▶ Any prior, existing or pending bankruptcy within the last 5 years

AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in protection class 1-8
- ▶ Maximum property value of \$1,000,000 in protection class 9-10
- ▶ 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
- ▶ Liability limits up to \$1,000,000/2,000,000/1,000,000

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.