



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

Main Street Mercantile Product

This product is specifically designed to accommodate the coverage and pricing needs of a wide array of mercantile risks.

PRODUCT FEATURES:

- ▶ Coverage available as:
 - Businessowners Form (If eligible)
 - Package
 - Monoline Liability
 - Monoline Property
- ▶ Broad Eligibility Requirements
 - Over 75 Classes selected for preferred treatment (See chart on following page)
 - Up to \$3,000,000 in annual sales
 - New ventures eligible
- ▶ Low Minimum Premiums

LIABILITY FEATURES:

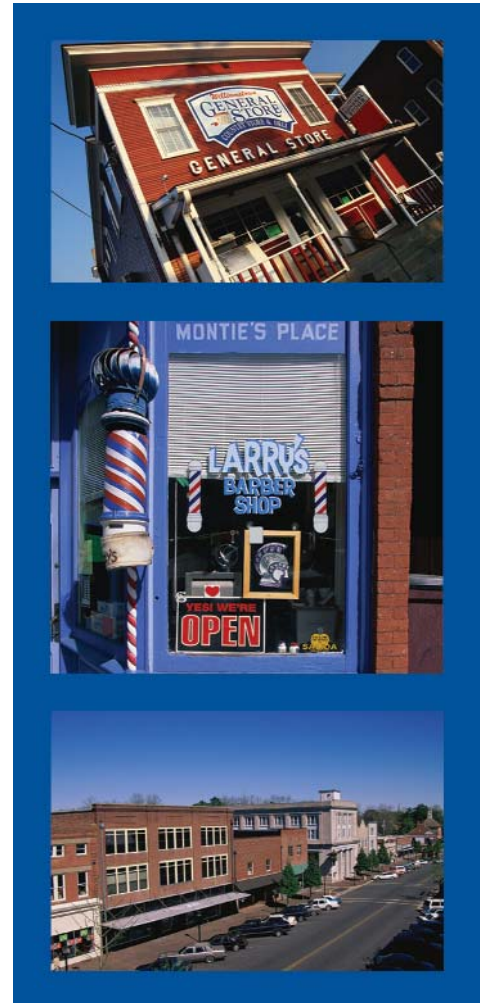
- ▶ Limits available up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- ▶ No Liability Deductible
- ▶ Pollution Exclusion has Hostile Fire Exception
- ▶ Hired and Non-Owned Auto Liability Coverage available
- ▶ Commercial Excess General Liability, Umbrella available up to \$5,000,000

PROPERTY FEATURES:

- ▶ Broad Property Coverage using ISO's April '02 coverage form
- ▶ Equipment Breakdown – Includes free boiler inspection if required in your jurisdiction
- ▶ Value Plus Endorsement available providing 15 coverage extensions and enhancements
- ▶ Special Cause of Loss and Replacement Cost available
- ▶ Up to \$3,000,000 in Property limits, \$500,000 in all Coastal Areas

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Exceptional service



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.

Over 75 Classes listed below within the ISO 10000 selected to receive our Main Street Treatment

Antique Stores	10026	
Appliance Stores - household type	10042	
Army and Navy Stores	10060	
Art Galleries	10065	10066
Automobile Parts & Supplies Stores	10071	
Barber Shops	10113	
Beauty Parlors & Hair Styling Salons	10115	
Bakeries	10100	
Beverage Store	10145	10146
Books and Magazines Stores	10204	10205
Camera and Photographic Equipment Stores	10309	
Candy or Confectionery Stores	10352	
Car Washes - Self service	10368	
Carpet, Rug or Upholstery Cleaning - shop only	11007	
Clothing or Wearing Apparel Stores	11127	11128
Collectibles and Memorabilia Stores	11155	
Computer Stores	11160	
Copying and Duplicating Services - retail	11222	
Cosmetic, Hair, or Skin Preparation Stores	11234	
Dairy Products or Butter and Egg Stores	12358	11259
Department or Discount Stores	12356	
Electrical and Lighting Stores	18437	
Electronics Store	12393	
Engraving	52660	
Fabric Stores	12510	
Floor Covering Stores	12805	
Florists	12841	
Formal Wear or Costumes - rented to others	12927	
Furniture Stores	13351	13352
Gardening & Light Farming Supply Dealers	12362	
Gift Shops	13506	13507
Grocery Store	13673	
Hardware Stores	13716	
Health or Natural Food Stores	13720	
Hearing Aid - Stores	13759	
Home Furnishing Stores	18437	
Home Improvement Stores	14279	
Ice Cream Stores	14401	
Jewelry Stores or Distributors	14655	
Laundries and Dry Cleaners Self-Service	14731	
Laundry and Dry Cleaning Stores	14733	
Leather Goods Store	11127	
Lithographing	58408	
Luggage Goods Stores	18437	
Mailing or Addressing Companies	45937	
Mail Box or Packaging Stores	15070	
Meat, Fish, Poultry or Seafood Stores	15224	
Music Stores - Pre-recorded	16676	
Musical Instrument Stores	15538	
Nail Salons	15600	
Nursery - Garden	15699	
Office Machines or Appliances - retail - no repair	18437	
Office Machines or Appliances - wholesale - no repair	12362	
Optical Goods Stores	15839	
Paint, Wallpaper or Wallcovering Stores	15991	
Painting, Picture or Frame Stores	15993	
Pet Stores	16403	
Printing	58408	
Shoe Repair Shops	18109	
Shoe Stores	18110	
Sporting Goods or Athletic Equipment Stores	18206	
Stationery or Paper Products	18335	
Tailor Merchants - men or boys	18506	
Tailoring or Dressmaking Establishments - custom	18507	
Variety Stores	18911	18912
Video Stores	18920	
Washing Machines, Dryers or Ironers - coin meter type	19007	



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Mainstreet Mercantile Product — Businessowners Package

This preferred product targets a wide variety of mercantile risks. We can write this product on a Monoline General Liability, Monoline Property, Commercial Package, or Businessowners Package (if eligible).



The HIT ZONE – Our highest hit ratio

GENERAL LIABILITY

- 📍 Up to \$3,000,000 in annual sales
- 📍 No losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- 📍 Tenant Operations
- 📍 No habitational exposure
- 📍 No vacancies
- 📍 Property limits less than \$500,000
- 📍 No losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS –

▶ Eligible classes:

- | | | | |
|----------------------|--------------------------|-------------------------|----------------------|
| Antique Stores | Clothing Stores | Furniture Stores | Nail Salons |
| Appliance stores | Collectibles and | Gift Stores | Newsstands |
| Army and Navy Stores | Memorabilia Stores | Grocery Stores | Nursery – Garden |
| Art Galleries | Computer Stores | Hardware Stores | Office machines and |
| Artist supplies | Copying & Duplicating | Health or Natural Food | appliance stores |
| Automobile Parts | Craft Supply Stores | Stores | Optical Goods |
| Bakeries | Dairy Products or Butter | Hearing Aid Stores | Pet Grooming and Pet |
| Barber Shops | and Egg Stores | Ice Cream Stores | stores |
| Beauty Parlors | Delicatessen | Internet Retailers | Picture Frame Stores |
| Beverage Stores | Department stores | Jewelry Stores | Printing Shops |
| Books & Magazines | Discount Stores | Laundry and Dry | Shoe Repair |
| Bridal Shops | Drugstores | Cleaning Stores | Shoe Stores |
| Camera Equipment | Electronic Stores | Mail Box or Packaging | Sporting Goods |
| Candy Stores | Fabric Stores | Stores | Stationary or Paper |
| Cards & Stationary | Floor Covering Stores | Lighting Stores | Stores |
| Car Washes | Florists | Luggage Stores | Tailor Shops |
| Carpet Stores | Fruits & Vegetable | Meat, Fish, and Poultry | Variety Stores |
| Ceramic Stores | Stores | Music Stores | Video Stores |

GENERAL LIABILITY

- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

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

Mercantile — Package

PRODUCT ADVANTAGES

- ▶ 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
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income Limit if Businessowners Package eligible
- ▶ 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

INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Risks with sales over \$3,000,000
- ▶ Risks that do not have firearms on the premises
- ▶ Any products sold under the applicant's name or label
- ▶ Any sale of children's/infant's merchandise
- ▶ Risks directly importing products
- ▶ Risks with rental operations
- ▶ 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
- ▶ Risks having existing tax liens
- ▶ 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 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

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.