

Concessionaires and Vendors Product

This product is specifically designed to accommodate the coverage and pricing needs for a wide variety of concessionaires and vendors.

Product Features:

- ▶ Coverage available as:
 - Monoline general liability
 - Package – Including general liability with property and/or inland marine
- ▶ Broad eligibility to include:
 - Indoor vendors, outdoor vendors, seasonal lots and tents and flea market/fair/show vendors
 - Hot dog vendors, newsstands, mall kiosks, christmas tree lots and more
 - Operating locations including: airports, bus terminals, museums, office buildings, rest stops, shopping malls, train stations, athletic fields, beaches, business parks, parking lots, public parks, public streets/sidewalks, school campuses and more
 - Primary or varying operating locations
 - Small to large operations (up to 40 individual locations or stands)
 - New ventures
- ▶ Competitive pricing
- ▶ Coverage can be extended to include office or warehouse locations

Liability Features:

- ▶ Easy to use pricing – flat charge per stand or show
- ▶ Blanket additional insured
- ▶ Products/Completed operations coverage provided for most eligible risks
- ▶ Primary limits available up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ No liability deductible

Inland Marine Features:

- ▶ Included in package with general liability
- ▶ Coverage up to \$35,000 per item for scheduled items
- ▶ Coverage for other miscellaneous items
- ▶ Theft coverage included

Additional Advantages:

- ▶ Property coverage available for office, warehouse and kitchen locations
- ▶ Available for web quoting
- ▶ Quick quote and binder turnaround
- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ A proud member of the Berkshire Hathaway group
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses



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 agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

Concessionaires and Vendors Product: Mobile Vending Trucks

Business on-the-go is more popular than ever. USLI offers endless opportunities for mobile vending trucks with the best combination of price, coverage and value-added services for small businesses.

Mobile Vending Trucks Include:

- ▶ Mobile restaurants
- ▶ Mobile merchandise trucks
- ▶ Silver-sided lunch trucks

Broad Eligibility:

- ▶ Risks operating at or outside athletic fields, parking lots, sports arenas, office buildings, construction sites, etc.
- ▶ Risks with up to \$500,000 in sales per truck
- ▶ New ventures

Available Coverages and Features:

- ▶ General liability limits available up to \$2,000,000/\$3,000,000
- ▶ Blanket additional insured
- ▶ Ability to add kitchen, commissary and warehouse locations, including property coverages
- ▶ Ability to schedule multiple trucks on one policy

