

**UNDERWRITING GUIDELINES**

- 1. **PRODUCT** - Commercial Package Policy, Commercial Property, Commercial General Liability and Business Owners Policy
- 2. **TERRITORY** – States of New York and New Jersey

**3. COVERAGE / LIMITS**

<u>COVERAGE</u>	<u>MAXIMUM LIMITS</u>
Commercial Property	\$ 5,000,000 Per Location (up to \$10,000,000 contact Underwriter)
Commercial Crime (M & S)	\$ 5,000/10,000 Per Location
Commercial General Liability	\$ 1,000,000 Each Occurrence (A) \$ 2,000,000 General Aggregate \$ 2,000,000 Prods, Com, Ops. Aggregate \$ 1,000,000 Personal & Advertising Injury(B) \$ 250,000 Fire Damage \$ 5,000 Medical Expense (For \$2,000,000/\$4,000,000 Each Occurrence/Gen.. Aggregate, refer to underwriter)
Liquor Law Liability	\$ 1,000,000 Each Occurrence
Hired/Non-Owned Auto	\$ 1,000,000 Each Accident
Directors & Officers	\$ 1,000,000 Aggregate (A)

**Notes:**

- (A) We offer D & O coverage to Residential Condominium and Cooperative Associations risk only
- (B) Personal & Advertising Injury will be excluded on some of the classes

**4. POLICY MINIMUM PREMIUM - \$750 BOP/\$1,000 Package**

**5. VICTORY LIST**

Apartment building	Bakeries
Barber Shop/Beauty Parlors	Beverage Stores – Liquor & Wine
Buildings or Premises	Clothing or Wearing Apparel – (Retail & Distributors)
Condominiums	Convenience Stores
Delicatessens	Distributors
Fabric Store – (Retail & Distributor)	Florists
Fruit or Vegetable – (Retail & Distributors)	Funeral Homes
Grocery Store – (Retail & Distributor)	Laundry and Dry Cleaning Stores
Nail Salons	Restaurants
Retail Stores	Schools (Language and small trade)
Shopping Centers	Supermarket

**Notes:**

- (A) Some endorsement and exclusion forms may apply to the occupancies above
- (B) Please note that we provide wide range of class of business and not limited to above mentioned list