



The Office Product

This product provides a comprehensive bundle of coverages (Property, General Liability, Hired/Non-owned Liability, Professional Liability, Equipment Breakdown and Crime) for over 50 specific Office classes such as Accountants, Advertising Agencies, Answering Services, Draftsmen, Insurance Agencies, Medical Offices, Real Estate Offices, Telemarketers, Ticket Agencies and more... Any risk presenting primarily an Office exposure and with limited to no off-premises exposure will most likely fit this product!



The HIT ZONE – *Our highest quote and bind ratio*

GENERAL LIABILITY

- No losses or claims (excluding closed without payment) incurred in the past 3 years
- Up to 25,000 square feet per location
- No more than \$3,000,000 in gross receipts

PROPERTY

- Risks up to \$5,000,000 in total property values per location
- No losses or claims (excluding closed without payment) incurred in the past 3 years

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

GENERAL LIABILITY

- ▶ No more than 2 losses (excluding closed without payment) incurred in the past 3 years

PROPERTY

- ▶ No more than 2 losses (excluding closed without payment) incurred in the past 3 years

PRODUCT ADVANTAGES

- ▶ 6 coverages offered within a single policy
- ▶ Excess or Umbrella Coverage offered as options on every quote
- ▶ No General Liability Deductible
- ▶ Coverage offered on the Businessowners Form
- ▶ No Coinsurance Requirement
- ▶ Value Plus Property Enhancement offered at a 50% discount
- ▶ Business Income offered on an Actual Loss Sustained Basis, up to stated limit available
- ▶ Special Form and Replacement Cost options available
- ▶ Security of an A.M. Best rated A++ carrier



INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Building area exceeds 25,000 square feet
- ▶ No packing, assembly or manufacturing of any product
- ▶ No retail or wholesale distribution of products
- ▶ Risk does not operate as an Artisan, Trade or General Contractor
- ▶ Bankruptcy, tax or credit liens against the applicant in the past 5 years
- ▶ Applicant has not, is not, and will not act as franchisor or Grantor of a Franchise
- ▶ For any building built prior to 1978, 100% of electric wiring is on functioning and operating circuit breakers with a minimum of 100 AMP service
- ▶ For any building built prior to 1978, there is no aluminum wiring or knob & tube wiring
- ▶ Functioning and operating smoke and/or heat detectors in all units and/or occupancies
- ▶ Medical Office: Where physical rehabilitation services or abortions are provided
- ▶ Travel Agent: Organization or guiding of tours
- ▶ Appraisers: Rare or collectible property coverage requested real estate: property management
- ▶ Risks located in Alaska, Louisiana or West Virginia

PROPERTY

- ▶ Bankruptcy, tax or credit liens against the applicant in the past 5 years
- ▶ For any building built prior to 1978, 100% of electric wiring is on functioning and operating circuit breakers with a minimum of 100 AMP service
- ▶ For any building built prior to 1978, there is no aluminum wiring or knob & tube wiring
- ▶ Functioning and operating smoke and/or heat detectors in all units and/or occupancies
- ▶ Risks located in Alaska, Hawaii, Louisiana or West Virginia

AVAILABLE LIMITS

- ▶ Maximum property value of \$5,000,000 in Protection class 1-8
- ▶ Maximum property value of \$1,000,000 in protection class 9 –10
- ▶ Maximum property value of \$1,000,000 in protection class 9 –10
- ▶ Coastal zones up to \$500,000 per location (wind exclusion applies) Coastal Zones: Maximum property values up to \$500,000 per location. Risks having property values up to to \$250,000 for only non-structural (i.e. business personal property and business income) are available with wind in select counties without direct exposures. Wind exclusion applies on all other coastal business.
- ▶ \$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.