



Mainstreet 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:
 - Preferred package (if eligible)
 - Package
 - Monoline liability
 - Monoline property
- ▶ Broad eligibility requirements
 - Over 75 classes (See chart on following page)
 - Package
 - Up to \$3,000,000 in annual sales per location
 - New ventures eligible
- ▶ Low minimum premiums
- ▶ Ability to consider mixed occupancy

Liability Features:

- ▶ Limits available up to \$1,000,000 per occurrence/\$2,000,000 aggregate
- ▶ Expanded definition of bodily injury to include mental anguish or emotional distress arising out of bodily injury, sickness or disease
- ▶ 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:

- ▶ 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, \$1,000,000 in all coastal areas
- ▶ Theft coverage is available for most classes without a central station alarm

Additional Features:

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business





Over 55 Classes listed below within the ISO 10000 selected to receive 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	
Bakeries	10100	
Beverage Store	10145	10146
Books and Magazines Stores	10204	10205
Candy or Confectionery Stores	10352	
Car Washes - Self service	10368	
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	
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
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	
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	
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	
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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Claim Examples

- ▶ **Property:** A fire began at the insured's premises when an employee of the store smoked a cigarette in the inventory room. The employee carelessly threw the cigarette into a trashcan. The fire caused both \$45,000 in building damage and \$14,000 in business personal property damage. In order to repair the damage, the store had to shut down for a month, causing an \$18,000 loss in income and \$12,000 extra expenses to get the store up and running again, which was included in the business income with extra expense coverage.
- ▶ **General Liability:** A customer of the store went to use the restroom, which had recently been cleaned by an employee. As the tile floor area just outside of the restroom was still wet, the customer slipped and fell, breaking their arm. A \$5,000 medical expense was immediately paid to compensate the customer for their hospital visit and the ambulance ride.
- ▶ **Equipment Breakdown:** The piping within the hot water heater ruptured from over usage, causing the store to have to shut down for 4 hours. An equipment breakdown claim was made.
- ▶ **Automatic Businessowners coverages:** The store installed a bright neon sign above the front door in order to attract new business. During a heavy windstorm in the middle of January, the sign fell to the ground smashing into pieces. After a holiday party, a local citizen crashed through the front glass storefront window and plowed through the entire store. The store carried a business personal property limit of \$100,000. This was sufficient most of the year, but their sales fluctuate in December, and at the beginning of the summer. In order to keep inventory to levels that are adequate for this fluctuation, the business personal property peak season bumps the business personal property up 25% to \$125,000 during these busy times of the year.
- ▶ **Value Plus:** An employee of the store was going through tough financial times. They 'forgot' to turn on the alarm system when closing for the night. No signs of break-in were evident, but the storeowner noticed inventory levels were repeatedly lower when this employee closed the store for the night. Cash in the register was also mysteriously low on these same nights. The insured notified their agent, and also made an employee dishonesty claim, and a money and securities claim.