

Mercantile

Our product is designed to accommodate the coverage needs for clothing stores and more than 70 different classes of mercantile business. We can consider new ventures and incidental mixed habitational occupancy.



Eligible Risks:

- Over 70 classes of mercantile businesses including clothing stores
- Up to \$10,000,000 in revenue
- Property limits up to \$10,000,000 TIV per location (where available)

Product Advantages:

- Liability coverage limits up to \$2,000,000/\$4,000,000
- Hired and non-owned auto coverage available
- No liability deductibles
- Property coverage enhancements including equipment breakdown coverage
- Commercial Excess General Liability/Umbrella available up to \$5,000,000

Business Resource Center Advantages:

- Background checks
- Payroll services
- Marketing resources

Claim Examples:

Property: A fire began at the insured's premises when an employee of the store was smoking outside the back entrance. 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 \$15,000 medical expense was immediately paid to compensate the customer for their hospital visit and the ambulance ride.

Additional Advantages:

- Unsurpassed service with a sense of urgency and care
- Same-day or next-day business morning claims acknowledgement
- Carriers are members of the Berkshire Hathaway Company

Email submissions to commercial@devonparkspecialty.com

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.