

## Commercial Lines Product Highlight Sheet

We aspire to be your preferred market for small to middle market accounts that require individual account underwriting. Most of our Commercial Lines products are available as a monoline liability policy, a monoline property policy or a commercial package policy. We will consider property risks up to \$10,000,000 per location depending on location and construction type. All product coverage parts have low minimum premiums and no liability deductible.

### Commercial Buildings and Premises

#### *Lessor's Risk Only*

This product provides coverage for building owners who are leasing out space to others for a wide range of commercial uses. Buildings do not need to be 100 percent occupied for coverage to be eligible. Think of our Lessor's Risk product for risks like your warehouses, strip malls or offices. Mixed mercantile occupancies are acceptable as well.

#### *Office Based Businesses*

Our product is designed to provide a comprehensive package that rounds out a full account for insureds such as accountants, graphic designers, human resource consultants and travel agencies. For one-stop shopping, we can package general liability and property with our specialty errors and omissions as well as cyber and media coverages that are typically necessary for these accounts.

#### *Premises Preferred*

Our product is an affordable answer for those risks that need to fulfill a landlord's requirement for premises only liability coverage. We have no requirement to maintain products or professional liability coverage. We can provide coverage for over 300 types of businesses and we can include the landlord as an additional insured for no additional premium.

#### *Vacant and Partially Vacant Buildings*

A risk that is from 30 to 100 percent vacant is eligible for this product including those that are undergoing renovations. We offer flexible policy terms with no restrictions on the length of vacancy. Our product features the ability to offer special form and replacement cost on qualifying risks and we automatically include vandalism coverage.

#### *Vacant Land and Land Leased to Others*

This product is specifically designed for land that is either 100 percent vacant or land being leased out to others. We offer flexible policy terms of 3, 6, 9 or 12 months. For leased land,

we will consider properties being used for equipment storage, vehicle parking, athletic use, crop farming, animal grazing and other activities.

#### *Warehouses*

Within this product, we can consider warehouses occupied by single or multiple interest tenants, a privately owned warehouse and even self-storage facilities. A broad range of stored goods are eligible depending on the building's loss prevention features designed to handle such goods. We are able to provide either a package or monoline coverage options.

### Construction

#### *Artisan Contractors*

Within this product, over 30 different types of artisan and trade contractors are eligible whether the contractor undertakes one or multiple phases of the work. We are also able to consider those involved in new construction or remodeling operations on commercial or residential properties. Our coverage offerings include non-reporting blanket additional insured coverage, waiver of subrogation, as well as primary and noncontributory wording. We can also package with contractors equipment including miscellaneous tools and equipment. We are able to consider risks up to \$1,500,000 in annual sales.

#### *Construction and Premises Protective:*

This is a liability only policy providing comprehensive premises liability coverage and coverage for the vicarious acts of the contractor to an owner or tenant hiring a general contractor to perform either major renovations or new construction work associated with either residential or commercial construction. We provide the convenience of flexible policy terms of 3, 6, 9 or 12 months.

### *Contractors' Equipment*

We are able to cover your contractor's equipment schedule on an inland marine coverage form including theft and wind. Replacement cost valuation is available for equipment five model years old or less. We can accommodate a schedule of equipment limit up to \$1,000,000 with a maximum limit of insurance of \$150,000 per individual piece of equipment and a miscellaneous tools and equipment coverage limit of \$15,000.

### *General Contractors\**

Our product is designed for general contractors engaged in new construction or remodeling work on custom homes, commercial offices and mercantile buildings. New ventures as well as general contractors who subcontract up to 100 percent of the work are eligible. We can consider annual sales up to \$3,000,000 with no annual limit on new housing starts.

### *Janitorial Services*

This product provides comprehensive general liability and property coverage for many unique exposures faced by today's residential, office and mercantile janitorial businesses. Our flexible coverage options include; contractor's equipment, rental reimbursement, lost keys, property damage extension, employee theft and blanket additional insured. We permit up to 50 percent of operations dedicated to floor waxing and up to a combined 50 percent of sales for ancillary operations involving landscaping, lawn maintenance, carpet cleaning, window cleaning and interior painting. We can accommodate risks with up to 50 workers and can consider subcontracted costs up to 50 percent of annual sales.

### *Owner Acting as General Contractor*

This liability only product is perfect for the individual who wants to manage and control their own construction or renovation project. It is designed to cover the interest of an owner who chooses to act as the general contractor in the construction or renovation of a residential or commercial building. We provide coverage for contract costs up to \$5,000,000.

## **Hospitality, Retail and Service Businesses**

### *Banquet Halls*

Our product is for banquet hall owners that rent their premises to others for events such as weddings, meetings, dinner banquets and fund raising events. Accounts with up to 50,000 square feet are eligible and can have either an on-premises caterers/cooking exposure or allow others to use their space. We can write coverages on either a commercial package or monoline basis.

### *Caterers*

This product is designed for off-premise catering operations that provide food, alcohol or both for meetings, events, corporate or private functions with up to 1,000 people. Available coverages include: general liability, property, inland marine, blanket additional insured, individual waiver of subrogation, equipment breakdown and crime.

### *Concessionaires and Vendors*

Within this product we can consider a wide variety of concessionaire or vendor operations up to \$10,000,000 in receipts. Eligible operations include but are not limited to: indoor vendors, outdoor vendors, newsstands, seasonal vendors, mall kiosks and more. We provide products and completed operations coverage on most classes and we have the ability to package with inland marine or commercial property coverage. In addition, we offer blanket additional insured coverage on every quote and the premium is non-auditable.

### *Distributors/Wholesalers*

This product is designed to accommodate a wide variety of distributor and wholesaler risks by offering coverage for over 50 classes of business, including but not limited to apparel, appliances, automobile parts, food and beverages, home furnishings, office equipment and supplies and more. We can provide business protection with property and general liability, inland marine, crime and umbrella. Our broad eligibility allows us to consider risks with incidental exposures, such as retail sales and warehousing of goods of others.

### *Fitness Centers*

Our product targets a multitude of workout facilities including gyms, studios, corporate centers and franchised operations. Additional services can include child sitting, massage services, tanning operations, hot tubs, steam rooms and pools. We include professional liability as well as molestation or abuse coverage at no additional charge and we have no liability deductible.

### *Games and Entertainment*

Our product targets many classes of business including multi-active amusement centers, theaters and entertainers. Eligible exposures include escape rooms, bowling alleys, ball pits, batting cages, bounce houses, go karts and more. Assault or battery and molestation or abuse coverages are available on most classes and a blanket additional insured endorsement is included for entertainers.

### *Hotel/Motel\**

This product is designed to protect the unique property and liability exposures that hotel and motel owners face every day. Our eligibility accommodates hotels and motels that are franchised or independently owned. We can consider businesses that offer a broad range of additional amenities and properties with both exterior and interior entrances. We also offer several coverage options such as assault or battery coverage, innkeepers legal liability and franchisors as additional insured.

### *Mercantile Stores*

Within this product, we are able to quote over 70 different classes of mercantile businesses including new venture operations. We can also consider an incidental mixed apartment occupancy. Our liability coverage is able to include hired and non-owned auto and we have many property coverage enhancements including equipment breakdown coverage.

### *Mobile Home Parks\**

Our product is designed to protect mobile home park owners for general liability and certain communal property exposures, such as a clubhouse. We can consider parks with up to 500 pads, and can accommodate risks with amenities such as pools, recreation centers, play grounds, sports courts, etc. Additionally, we can provide liability coverage for owned units leased to tenants.

### *Pet Care*

This product caters to the specific needs of pet day care and/or kennel operations. In addition, we are able to consider incidental pet product retail sales, pet training or grooming services. Our coverages include veterinary medical expenses, a pet floater for domesticated household animals that are in the owner's care, custody or control and professional liability grooming services.

### *Special Events*

Our Special Events product is designed to provide general liability and/or liquor liability coverage for a broad range of public or private events with up to 20,000 attendees or consumers. Such events include festivals, conventions, conferences, trade shows, lectures, exhibits, fairs, concerts, sporting events, etc. These can be one-day or multi-day events, with the option for set-up and take-down coverage.

### *Specialty Training Schools*

Over 30 different types of instructional schools qualify for this product. Examples of eligible schools include: athletic instruction, dance schools, music training, art schools and tutoring services. The product provides key coverages of professional liability on most classes as well as abuse and molestation and medical payment coverage for students.

### *Truckers Liability*

This liability product can also be paired with commercial property coverage to provide a package policy. It is designed to provide general liability coverage for wide variety of truck hauling exposures. Our liability policy is non-auditable and has no liability deductible. In addition, blanket waiver of subrogation and blanket additional insured coverages are available.

## **Nonprofit Organizations**

### *Houses of Worship*

This product is specifically tailored to meet the needs of all types of houses of worship. We specialize in community, innercity, start up or storefront operations for all religious faiths and denominations. We can consider risks with exposures such as owned day cares, soup kitchens and thrift store operations. Additionally, we can provide the needed coverages of pastoral professional and abuse and molestation insurance.

## **Commercial Umbrella and Excess General Liability**

Our Excess and Umbrella products offer limits up to \$5,000,000 for over 300 classes of business. We offer several product advantages including no self-insured retentions and competitive minimum premiums for both Excess and Umbrella quotes. We can offer terms on either a standalone or supported basis over any underlying carrier rated B++ or better.



*\*Products exclusive to Devon Park Specialty*

**Email submissions to [commercial@devonparkspecialty.com](mailto:commercial@devonparkspecialty.com)**

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