



I. Coverages

- A. Property
 - 1. Building
 - 2. Business Personal Property
 - 3. Business Income
 - 4. Equipment Breakdown
- B. General Liability
 - 1. Premises/Operations Liability
 - 2. Products/Completed Operations Liability
 - 3. Medical Payments
 - 4. Personal and Advertising Injury

Optional Coverages:

- C. Crime
- D. Inland Marine
- E. Automobile
- F. Workers Compensation
- G. Umbrella

II. Underwriting Requirements

- A. Principal business is the buying and selling of goods
- B. Minimum of three (3) years at the primary location
- C. Building less than 30 years old. Buildings over 30 years old must have roofing, heating, electricity and plumbing updated within the last 20 years
- D. Business doesn't occupy more than 25,000 square feet in one building
- E. Maximum combined limit for Building and Personal Property is \$2,000,000
- F. Annual sales/receipts do not exceed \$3,000,000
- G. All business is in non "a" rated GL classes
- H. Property coverage must be provided on a "Special Causes of Loss" basis.
- I. Property and General Liability coverage must be provided together.

III. Eligible Classes

	Property	Liability
Accounting Services	0702	61226
Bookkeeping Services	0702	61226
Collection Agencies	0702	47367
Employment Agencies (CG 21 38 attached)		
- Government	0701	43200
- Other than government	0702	43200
Financial/Investment Advisors	0702	41677
Inspection and Appraisal Companies (CG 22 24 attached)	0702	96317
Insurance Agents	0702	45334
Lawyers (CG 21 38 attached)		
- Other than Not-for-profit	0702	66122
- Not-for-profit	0702	66123
Medical Offices (CG 22 44 attached)	0702	66561
Mortgage Companies	0702	61226
Payroll Accounting Services	0702	61226
Real Estate Agents (CG 22 60 attached)	0702	47050
Tax Preparation Service	0702	61226
Title Agents	0702	45334
Veterinarian Offices		
- Government with no stable or boarding	0701	99851
- Other with no stable or boarding	0702	99851
- Stable or boarding with or without office	0921	99851

IV. Submission Guidelines

- A. A completed and signed MainStreetXpress Application - WN IL 22

