

## 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
Appliance and accessories (repair & service)		
- Commercial	0922	91150
- Household	0922	91155
Barber shops (CG 22 45 attached)	0921	10113
Beauty parlors (CG 22 45 attached)	0921	10115
Copying and duplicating stores	0921	11222
Dental laboratories	0921	12014
Dressmaking shop	0520	18507
Engraving stores		
- Photo engraving	4809	52660
- Other than photo engraving	0922	52660
Funeral homes (CG 21 56 attached)	0923	43889
Interior decorators	0702	96611
Laundry and dry cleaning stores	0913	14733
Lithographing		
- Other than Not-for-Profit	4809	58408
- Not-for-Profit	4809	58409
Locksmiths	0922	14913
Mail box and packaging stores	0921	15070
Mailing or addressing companies	0921	45937
Nail salons	0921	15600
Photographers	0921	16471
Printing - Addressing - blue printing & duplication		
- Other than Not-for-Profit	0921	58408
- Not-for-Profit	0921	58409
Printing - All other		
- Other than Not-for-Profit	4890	58408
- Not-for-Profit	4890	58409
Tailoring shop	0520	18506

## IV. Submission Guidelines

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

