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Creating a New Account

**Reminder: anything with red asterisks is a required field.*

Selecting Products to Quote

The statement below advises that if you select more than one product, then it will start a package quote if all the criteria is met.

- “By choosing the products that best fit your business and providing the required information, you have the chance to meet the criteria for our Commercial Package policy. If you meet the requirements, we will proceed with writing your policy as a Commercial Package policy.”

Select all the lines of business that are applicable for this quote.

Since the General Liability product was selected it opens the question: “**Please indicate which sublines are to be included**”. The system will also gray out the sublines that can’t be selected together.

- For example:** if you select “Liquor”, it automatically selects “Premise/Operations and Products/Completed Operations”. If you select “Owners and Contractors” or “Railroad”, it does not allow any other subline.

Inland Marine was also selected as a product, and the system will request whether the Inland Marine will be quoted in the ISO, AAIS, or both forms, as well as the coverage offerings. The listing of coverage offerings is in the blue hyperlink underneath that says, “**Click Here**”.

Will Inland Marine be ISO or AAIS? *

ISO

AAIS

Both

[Click here to review coverage offerings for the Inland Marine ISO and Inland Marine AAIS Products.](#)

Policy Details

Similar to the other lines of business, this page has the effective date, agent of record information, and policyholder information as well as DBA and additional insured information. Additionally, note that because we selected General Liability and Property, the system has created the quote in a Commercial Package format.

Quote Request

Policy Details

Line Selection

Qualification

Locations

Commercial Property

Commercial Property

Risk Locations

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General Liability

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My Underwriter

Upload Attachments

Copy Submission

View Coverage Forms

ACCOUNT: AGENT TRAINING PROPERTY

Commercial Package Quote (1061203466)

Get a faster quote! Only fields with red asterisks * are required.

Policy Details

Effective Date *
Mar 1, 2025

Term Type
Annual

Policy State ?
Alaska

Agency Of Record

Agency
005897 - MARSH & MCLENNAN AGENCY LLC- ANCHORAGE, AK

Licensed Producer *
Diane Villanueva

Account Contact

Primary Named Insured
Agent Training Property
123 Main St, Aleknagik, AK 99555-9800

FEIN
##-####

NAICS
236118

Description
Construction management, residential remodeling

Organization Type *
Association X

Line Selection

Select the “**Package Risk Type**” and complete review of all lines selected for the quote. If revision is necessary, the selected products can be amended here. For example, if you forgot to add Crime, you could change it here. Or maybe they want Inland Marine, but not ISO but AAIS, they can unselect Inland Marine here.

Quote Request

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Commercial Property

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Upload Attachments

ACCOUNT: AGENT TRAINING PROPERTY

Commercial Package Quote (1061203466)

Get a faster quote! Only fields with red asterisks * are required.

Coverage Part Selection

Package Risk Type *

Please Select

Please Select

Apartment

Contractor

Industrial/Processing

Institutional

Mercantile

Motel/Hotel

Office

Services

CPP - not providing property and premise operations

Selected Lines

☐ Inland Marine Line

☒ Commercial Property Line (v7)

☒ General Liability (v7)

☐ Crime Line

Save & Exit

Previous

Next

Qualification

Select either “**Yes**” or “**No**” to the following questions. If the answers are not in favor, it will refer the quote to an underwriter.

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Line Selection

Qualification

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Upload Attachments

ACCOUNT: AGENT TRAINING PROPERTY

Commercial Package Quote (1061203466)

Get a faster quote! Only fields with red asterisks * are required.

Qualification Questions

General Liability

Are subcontractors allowed to work without providing you with a certificate of insurance? *

Products recalled, discontinued, changed? *

Do/have past, present or discontinued operations involve(d) storing, treating, discharging, applying, disposing, or transporting of hazardous material? (e.g. landfills, wastes, fuel tanks, etc)

Any operations sold, acquired, or discontinued in the last five (5) years? *

Yes

No

Yes

No

Yes

No

Yes

No

Save & Exit

Previous

Next

Locations

This Locations page is all locations relevant to package level; you can add the locations for this package and then in each consecutive locations page you will be able to attach the appropriate locations relevant to each line of business. Select **“Add”** to add the second location.

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Policy Details

Line Selection

Qualification

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ACCOUNT: AGENT TRAINING PROPERTY

Commercial Package Quote (1061203466)

Get a faster quote! Only fields with red asterisks * are required.

LOCATIONS

+ Add Existing Location

+ Add All Existing Location

Delete

+ Add

Primary	Loc#	Location Code	Location Name	Address	
<input type="radio"/>	<input checked="" type="radio"/> X	1	-	-	123 Main St, Aleknagik, AK, 99555-9800 View/Edit

Save & Exit

Previous

Next

Commercial Property

The Commercial Property page will list all coverage relevant to the line level. You can add additional coverages and exclusions and conditions on this page. Select the button on the right side that says “+ Add Additional Coverage” and “+ Add Exclusions and Conditions” to see what coverages, exclusions, and conditions are available.

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Commercial Property

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ACCOUNT: AGENT TRAINING PROPERTY

Commercial Package Quote (1061203466)

Get a faster quote! Only fields with red asterisks * are required.

Details

Policy Type

Commercial Property Policy

Terrorism Risk Insurance Program Applies

Yes - For the applicable lines of Insurance

Terrorism Risk Insurance Act

Is In Effect for the Next 12 Months

Coverage for Certified Acts of Terrorism

Yes

Coverages

Additional Coverages


Terrorism Coverage

Exclusions & Conditions

Save & Exit

Previous

Next

 **Hint:** Click on the “**Search**” button, seen on the picture below, to show the coverages, exclusions, and conditions. Don’t forget to make sure you look at all the pages. To add the coverage, select it and then choose “Add Selected Coverages”.

Search Coverages for Commercial Property

Category:

Keyword:

<input type="checkbox"/> Coverage	Category	Type
<input type="checkbox"/> Additional Insured	Line Additional Coverages	Coverage
<input type="checkbox"/> Electronic Commerce (E-Commerce)	Line Additional Coverages	Coverage
<input type="checkbox"/> Equipment Breakdown	Line Additional Coverages	Coverage
<input type="checkbox"/> Manufacturer's Property Enhancement Endorsement	Line Additional Coverages	Coverage
<input type="checkbox"/> Property Coverage Enhancement Endorsement	Line Additional Coverages	Coverage

5 Results of 9

1 2 Next >

Use the “**Keyword**” to narrow down your search.

Search Exclusions & Conditions for Commercial Property

Category:

Keyword:

Type *

☐ Conditions

☐ Exclusions

☒ Exclusions And Conditions

<input type="checkbox"/> Coverage	Category	Type
<input type="checkbox"/> Waiver Of Governmental Or Sovereign Immunity	Line Conditions	Condition

Risk Locations

Under each location, the following fields require information for fire protection: **“Distance to Hydrant”**, **“Fire District Code”**, **“Protection Class”**, and **“Distance to Fire Station”**.

- Don’t forget, if you want to include an earthquake or flood blanket, you need to choose the coverage here under the fields **“Earthquake Cause of Loss Form”** and **“Flood Coverage Apply”**.
- Location Coverages, Additional Coverages, and Exclusions & Conditions can be opened by selecting the **“>”** and clicking on **“+ Add Coverages”** and **“vvv”**.

Commercial Package Quote (1061203466)

Get a faster quote! Only fields with red asterisks are required.

RISK LOCATIONS [Import Data](#) [Export Data](#) [+ Add Existing Location](#) [+ Add All Existing Location](#) [Delete](#) [+ Add](#)

<input type="checkbox"/>	Primary	Loc#	Location Code	Location Name	Address	
<input type="checkbox"/>	X	1	-	-	123 Main St, Aleknagik, AK, 99555-9800	View/Edit

Location Details

Non-Specific Location

Is this the Primary Location?

Location Code

Location Name

Address Line 1 *

Address Line 2

Zip Code *

Borough *

City *

State *

Phone

East of the 141st meridian of West longitude *

Distance to Hydrant (FT) *

Fire District Code *

Protection Class *

Distance to Fire Station (MI) *

Earthquake Cause of Loss Form *

Flood Coverage Apply *

Two or More Buildings Function as One Operational Unit *

> **Location Coverages**

> **Additional Coverages** [+ Add Coverages](#)

> **Exclusions & Conditions** [+ Add Exclusions and Conditions](#)

[Cancel](#) [Save & Close](#)

Select **“Search”** to show the additional coverages. If you don’t need any of the listed coverages, select **“Cancel”**. Otherwise, choose the coverage and select **“Add Selected Coverages”**.

Distance to Fire Station (MI) *

Search Coverages for CP7 Location

Category: All

Keyword:

Search **Reset**

<input type="checkbox"/>	Coverage	Category	Type
<input type="checkbox"/>	Pollutant Clean Up And Removal Additional Aggregate Limit Of Insurance	Location Additional Coverages	Coverage

Cancel **Add Selected Coverages**

At the bottom of the page, select **“Save & Close”** to move to the State Specific information page.

State Specific Information

This page, shown in the picture below, does not have any state-specific information to add. This will be used in other states that require additional state-specific information.

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Commercial Property

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View Coverage Forms

ACCOUNT: AGENT TRAINING PROPERTY

Commercial Package Quote (1061203466)

Get a faster quote! Only fields with red asterisks * are required.

State Specific Information

State

Alaska

View/Edit

Details & Coverage

Additional Coverages

Exclusions & Conditions

Add Coverages

Add Exclusions and Conditions

Close

Risks

The Risks page works like a chart. **Select** the location to make it blue.

Quote Request

Policy Details

Line Selection

Qualification

Locations

Commercial Property

Commercial Property

Risk Locations

State Specific Information

Risks

Blankets

General Liability

ACCOUNT: AGENT TRAINING PROPERTY

Commercial Package Quote (1061203466)

+ Export Data

+ Import Data

Delete

Risks

	Building Limit	Bus Inc Limit	Pers Prop Limit	Cause Of Loss	Class Code	Class Code Description	Construction
1: 123 Main St, Aleknagik, AK	-	-	-	-	-	-	-
2: warehouse	-	-	-	-	-	-	-

It will open the buttons “Add Building” and “Add Special Class”.

Select “Add Building” and a pop-up box will appear with all the potential buildings at this location. Review your choices, then click on “Select” on the building that fits this quote. It will automatically start your Buildings page and fill in specific data for you, such as the rating type, class code, construction type, and a few more fields. See the picture below for more information.

Specific rates will populate the following table for you to review and confirm if this is the building we are rating.

Building Description	CSP Class Code	BG I Specific	Construction Type To Use
Select	500 M St Apartments (45)	0311	0.028
	Occupancy Description	CSP Class Code	BG I Specific
Select	500M st Apartments	0311	0.02
	Building Description	CSP Class Code	BG I Specific
Select	M 7TH INVESTMENTS (25)	0702	0.124
	Occupancy Description	CSP Class Code	BG I Specific
Select	Alaska Hospitality Retailers.	0702	0.108
Select	General Business office	0702	0.108
	Building Description	CSP Class Code	BG I Specific
Select	TENTH & M SEAFOODS (25)	0532	0.173
	Occupancy Description	CSP Class Code	BG I Specific

Review the information that pulled in based on the location and answer the questions in relation to the building.

1

Building: 1: Building

-

-

-

-

-

-

Building Details

Call Valuation

Location

Location: 2: warehouse

Building Description ? *

Rating Type *

Specific

Class Code *

0311

Search

Class Description *

Apartments without Mercantile Occupancies - Up to 10 Units

Search

Occupancy Description ?

Please Select

Building Valuation from Core logic

-

Cost per Sqft from Valuation

-

Cost As Of

-

Valuation Modified Date

-

Is this a Rental Property? *

Please Select

Include:

Vacant

Not Applicable

Construction *

Non Combustible

Construction Type To Use *

Please Select

Construction Code

3

Sprinkler System *

None

Building Code Effectiveness Grade *

3

Building Code Effectiveness Grade Class

Graded-Building Constructed during or After Year of Community Grading

Coverage *

Please Select

Basic Group I Specific/Tentative Loss Cost *

0.028

Year Of Construction *

Square Footage of Building *

Included in Blanket (Other than EQ)

No

EQ Cause of Loss Coverage *

Please Select

EQ and Flood Coverage needs to be added above for blanket coverage.

Enter building coverages, including deductibles and building limits.

The screenshot shows a web form for configuring building coverages. A red rounded rectangle highlights the 'Building' section, which includes the following fields:

Building	
Deductible	500
Windstorm or Hail Deductible	Not Applicable
Limit	0
Theft Deductible	500

Below the highlighted section, the form lists other options:

- Building Agreed Value
- Building Inflation Guard
- > Building Additional Coverages (with button: + Add Additional Coverages)
- > Building Exclusions And Conditions (with button: + Add Exclusions and Conditions)
- > Building Additional Insured (with button: + Add Additional Insured)
- > Additional Building Details (indicated by a red arrow)

A 'Close' button is located at the bottom right of the form.

Click on “**Additional Building Details**” to open and add more specifics about the building, including number of stories and any improvements made to the building.

Additional Building Details

Property Has Been Designated an Historical Landmark

Yes

No

Number of Stories

Open Sides

None

Cost per Sqft

-

Sub-Standard Condition A

Yes

No

Sub-Standard Condition B

Yes

No

Sub-Standard Condition C

Yes

No

Sub-Standard Condition D

Yes

No

Sub-Standard Condition E

Yes

No

Building Construction

Roof Type

None

Heating Improvements

Yes

No

Plumbing Improvements

Yes

No

Roofing Improvements

Yes

No

Wiring Improvements

Yes

No

Other Improvements

Yes

No

Heating Source Including Woodburning Stove or Fireplace Insert

Please Select

Primary Heat

None

Exposure

Right Exposure

Right Exposure Distance

Left Exposure

Left Exposure Distance

Front Exposure

Front Exposure Distance

Rear Exposure

Rear Exposure Distance

Alarms

Burglar Alarm Type

Burglar Alarm Certificate Number

Burglar Alarm Certificate Expiration Date

MM/dd/yyyy

Add Fire Protection System information and click “**Close**”.

Fire Protection System

Delete

Add

☐

Type

Percentage

☐

Sprinkler System

100

Fire Alarm Manufacturer

Fire Alarm - Central Station

None

Fire Alarm - Local Gong

None

Close

Select “**Next**” to move to the Blankets page.

Risk Locations

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Quote Additional Line of Business

✓ 1: 123 Main St, Aleknagik, AK

-

-

-

-

-

-

-

✓ 2: warehouse

-

-

-

-

-

-

✓ Building: 1: Building

1,000,000

-

-

Special

0311

Apartments without Mercantile Occupancies - Up to 10 Units

Non Combustible

Save & Exit

Previous

Next

Blankets Selection

Go to the right side of the page and select “Add” and your blanket type: “Standard”, “EQ and Volcano”, or “Flood”.

ACCOUNT: AGENT TRAINING PROPERTY
Commercial Package Quote (1061203466)

Get a faster quote! Only fields with red asterisks * are required.

Blankets

Blanket ID Number	Blanket Type	Coverage Type	Limit	100% Coinsurance Value	Risks
There is no blanket now. Please add one.					

Buttons: Delete, Add, Standard Blanket, EQ and Volcano, Flood

Buttons: Save & Exit, Previous, Next

Standard Blanket:

When selecting “Standard Blanket”, the page will ask for “Coverage Type”, which will assist with the fields seen below. Select “**Building**” only.

Commercial Property
Risk Locations
State Specific Information
Risks
Blankets
General Liability

Blanket ID Number	Blanket Type	Coverage Type	Limit	100% Coinsurance Value	Risks
1	Standard Blanket	-	0	-	0

DETAILS

Blanket ID Number: 1

Blanket Type: Standard Blanket

Coverage Type: Please Select

Limit: -

100% Coinsurance Value: -

Blanket Weight: Please Select

Cause of Loss: Please Select

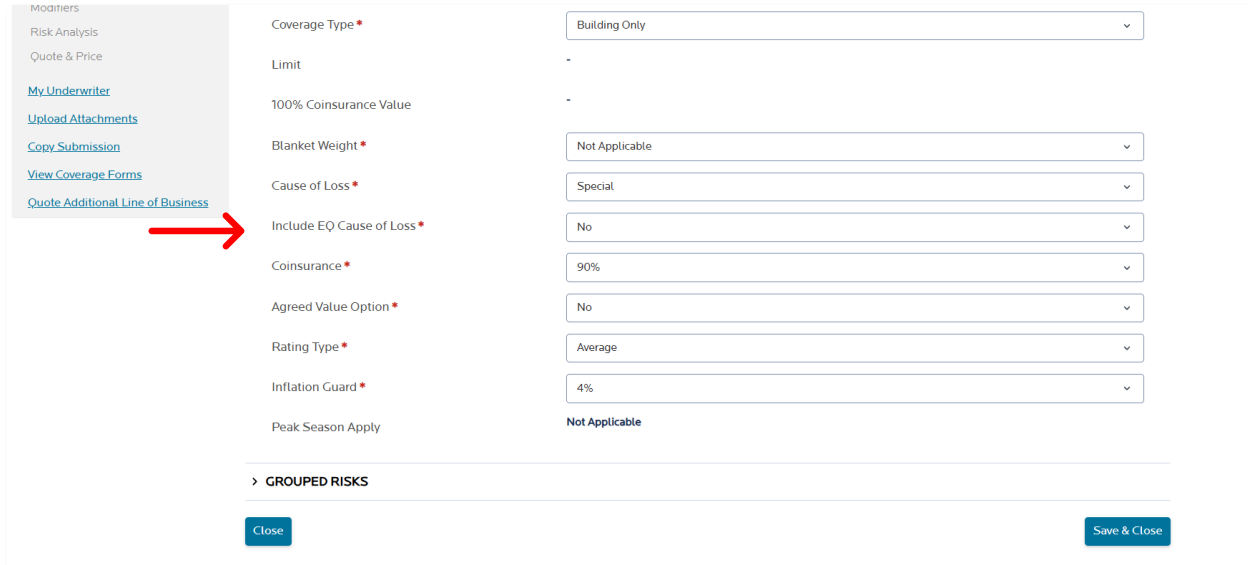
Include EQ Cause of Loss: Please Select

Coinurance: Please Select

Agreed Value Option: Please Select

Select the appropriate fields for your blanket.

- All blankets must have a cause of loss, coinsurance of 90% or 100%, and inflation guard that matches on buildings and personal property on the Risks page.
- If a flood or earthquake blanket is required, add coverages on building level.

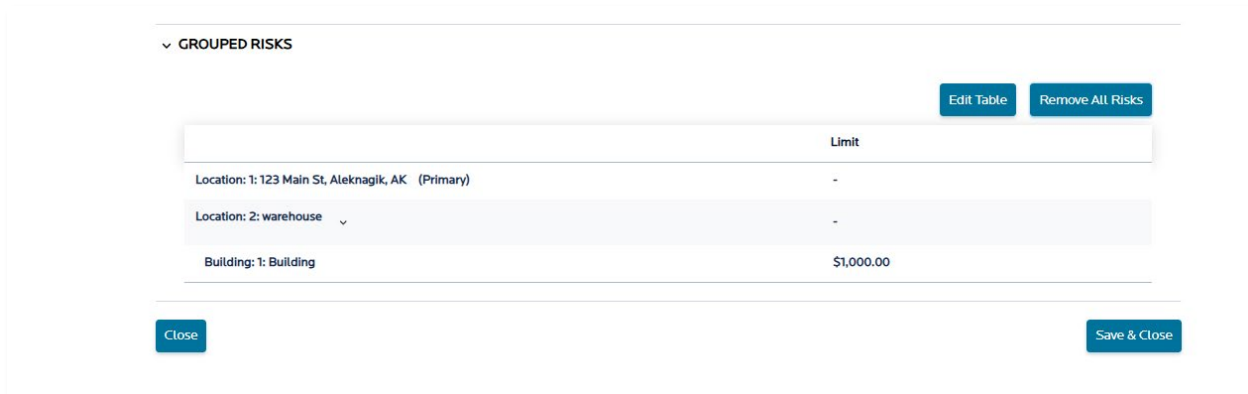


The screenshot shows the 'My Underwriter' form with a sidebar on the left containing links: 'My Underwriter', 'Upload Attachments', 'Copy Submission', 'View Coverage Forms', and 'Quote Additional Line of Business'. A red arrow points to the 'Quote Additional Line of Business' link. The main form area contains the following fields:

Coverage Type *	Building Only
Limit	-
100% Coinsurance Value	-
Blanket Weight *	Not Applicable
Cause of Loss *	Special
Include EQ Cause of Loss *	No
Coinsurance *	90%
Agreed Value Option *	No
Rating Type *	Average
Inflation Guard *	4%
Peak Season Apply	Not Applicable

Below the form is a section titled 'GROUPED RISKS' with a 'Close' button and a 'Save & Close' button.

Open “Grouped Risks”.



The screenshot shows the 'GROUPED RISKS' section with a table of risks. The table has a 'Limit' column. Above the table are 'Edit Table' and 'Remove All Risks' buttons. Below the table are 'Close' and 'Save & Close' buttons.

	Limit
Location: 1: 123 Main St, Aleknagik, AK (Primary)	-
Location: 2: warehouse	-
Building: 1: Building	\$1,000.00

Select all risks for the blanket. Select **“Apply”**.

Select Risks to Group Within Blanket

☒

Location: 1: 123 Main St, Aleknagik, AK (Primary)

Location: 2: warehouse

☒ Building: 1: Building

CancelApply

Earthquake and Volcano Coverage

Commercial Property

Commercial Property

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[Quote Additional Line of Business](#)

Blankets

DeleteAdd

<input type="checkbox"/>	Blanket ID Number	Blanket Type	Coverage Type	Limit	100% Coinsurance Value	Risks
<input type="checkbox"/>	1	Standard Blanket	Building Only	0	0	0
<input checked="" type="checkbox"/>	2	Earthquake and Volcano Coverage	Building,Business Personal Property	0	-	0

DETAILS

Blanket ID Number

2

Blanket Type

Earthquake and Volcano Coverage

Limit

-

Sub-Limit Percentage *

10%

Earthquake - Sprinkler Leakage Only *

No

Increased Annual Aggregate Limit Option *

No

Inflation Guard *

4%

Coverages

☒ Building

☒ Business Personal Property

☐ Business Income With Extra Expense

☐ Business Income Without Extra Expense

☐ Extra Expense

☐ Special Class

☐ Additional Covered Property

Then select **“Save and Close”**.

GROUPED RISKS

Edit Table

Remove All Risks

	Limit
Location: 1: 123 Main St, Aleknagik, AK (Primary)	-
Location: 2: warehouse	-
Building: 1: Building	\$1,000.00

Close

Save & Close

General Liability

Subline Selection

The only subline available in package for General Liability is Premises/Operations and Products/Completed Operations. If you would like to quote other sublines, including Liquor or Product Withdrawal, you should contact your underwriter. Select **“Next”**.

Quote Request

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ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

SUBLINE SELECTION

Selected	Subline	State
<input checked="" type="checkbox"/>	Premises/Operations and Products/Completed Operations	AK
<input type="checkbox"/>	Liquor	None Selected
<input type="checkbox"/>	Product Withdrawal	None Selected

Save & Exit

Previous

Next

Coverages

Use the “+ Add Coverages” button to access General Liability line-level coverages.

The screenshot shows the 'Quote Request' interface for 'ACCOUNT: HAYLEY'S HOTCAKES' and 'Commercial Package Quote (1061203823)'. On the left is a sidebar menu with options: Quote Request, Policy Details, Line Selection, Qualification, Locations, General Liability (expanded), Subline Selection, Coverages (highlighted), State Specific Information, Location, Exposures, Underwriting Questions, Inland Marine (expanded), Coverage Part Selection, Buildings And Locations, Common Forms, Crime (expanded), Crime, State Specific Info, Modifiers, and Risk Analysis. The main content area has a header 'Get a faster quote! Only fields with red asterisks * are required.' and four expandable sections: Details & Coverages, Additional Coverages, Exclusions & Conditions, and Additional Insureds. To the right of these sections are three buttons: '+ Add Coverages', '+ Add Exclusions & Conditions', and '+ Add Additional Insureds'. At the bottom are 'Save & Exit', 'Previous', and 'Next' buttons.

Additional Coverages

When looking for additional coverages, use a keyword to return a small search. For example, typing “**enhancement**” will bring back related results.

The screenshot shows the 'Search Coverages for General Liability' modal. It features a 'Category' dropdown menu set to 'All' and a 'Keyword' text input field, which is highlighted with a red rectangle. Below these are 'Search' and 'Reset' buttons. A table with columns 'Coverage', 'Subline', 'Category', and 'Type' is shown, with a message 'No rows found' in the center. At the bottom are 'Cancel' and 'Add Selected Coverages' buttons.

Use the “**Search**” button to show all additional coverage choices. Don’t forget to look toward the bottom for more pages of coverages.

Search Coverages for General Liability

Category: All

Keyword:

Search **Reset**

<input type="checkbox"/> Coverage	Subline	Category	Type
<input type="checkbox"/> Abduction Endorsement	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage
<input type="checkbox"/> Adult Day Care Professional Liability	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage
<input type="checkbox"/> Agreed Hourly Wage Endorsement	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage
<input type="checkbox"/> Alarm Contractors Errors And Omissions Endorsement	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage
<input type="checkbox"/> Amendment Of Liquor Liability Exclusion - Limited Exception For Bring Your Own Alcohol	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage

5 Results of 76

1 2 3 4 5 ... 16 Next

Cancel **Add Selected Coverages**

To add the coverage, click on the check box and select “**Add Selected Coverages**”.

Search Coverages for General Liability

Category: All

Keyword:

Search **Reset**

<input type="checkbox"/> Coverage	Subline	Category	Type
<input type="checkbox"/> Employee Benefits Liability	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage
<input type="checkbox"/> Employee Bodily Injury To A Co-Employee	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage
<input checked="" type="checkbox"/> Employment Practices Liability Insurance	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage
<input type="checkbox"/> Excess Insurance Provision - Order Of Response - When You Are An Additional Insured On Other Insurance	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage
<input type="checkbox"/> Excess Provision - Vendors	Premises/Operations and Products/Completed Operations	Subline Additional Coverages	Coverage

5 Results of 76

< Prev 1 ... 4 5 6 7 8 ... 16 Next >

Cancel **Add Selected Coverages**

The “**Additional Coverages**” fields will open. Use the “>” to expand the field.

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Get a faster quote! Only fields with red asterisks * are required.

> Details & Coverages

Additional Coverages [+ Add Coverages](#)

> Premises/Operations And Products/Completed Operations

Exclusions & Conditions [+ Add Exclusions & Conditions](#)

Additional Insureds [+ Add Additional Insureds](#)

Save & Exit [Previous](#) [Next](#)

When the field opens, add the necessary information for that additional coverage. This example is Employment Practices Liability. Limit, deductible, etc.

Subline Selection

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Quote Additional Line of Business

Additional Coverages [+ Add Coverages](#)

> Premises/Operations And Products/Completed Operations

☒ Amendment Of Insured Contract Definition

☒ Employment Practices Liability Insurance

Limit

Deductible

Retroactive Date

of Employees

Third Party Violations

Terrorism Coverage

☒ Cyber Suite Coverage [?](#)

Annual Aggregate Limit

Deductible Per Occurrence 1,000

Data Compromise Response Expenses

Public Relations Services 10,000

Reputational harm 10,000

Save & Exit [Previous](#) [Next](#)

Example of the completed additional coverages fields.

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Quote Additional Line of Business

▼ Premises/Operations And Products/Completed Operations

☒ Amendment Of Insured Contract Definition

☒ Employment Practices Liability Insurance

Limit

500,000

Deductible

5,000

Retroactive Date

Jan 20, 2025

of Employees

500

Manual Premium

\$ 5,000

Third Party Violations

No

Terrorism Coverage

☒ Cyber Suite Coverage

Annual Aggregate Limit

50,000

Deductible Per Occurrence

1,000

Data Compromise Response Expenses

Public Relations Services

10,000

Reputational harm

10,000

Reward payments - per policy period

25,000

Save & Exit

Previous

Next

Some coverages are already preset but allow an increase of limits, such as Cyber Suite Coverage. Anything over \$500,000 will trigger a series of questions, similar to the supplements you fill out today. Cyber Supplement questions will appear when you quote the policy.

Terrorism Coverage

☒ Cyber Suite Coverage ?

Annual Aggregate Limit

50,000

Deductible Per Occurrence

1,000

Data Compromise Response Expenses

Public Relations Services

10,000

Reputational harm

10,000

Reward payments - per policy period

25,000

Computer Attack

Reward payments - per policy period

25,000

Public Relations Services

10,000

Cyber Extortion

Cyber Extortion

10,000

Reward payments - per policy period

25,000

Misdirected Payment Fraud

Misdirected Payment Fraud

10,000

Reward payments - per policy period

25,000

Save & Exit

Previous

Next

Reward payments - per policy period

25,000

Misdirected Payment Fraud

Misdirected Payment Fraud

10,000

Reward payments - per policy period

25,000

Computer Fraud

Computer Fraud

10,000

Reward payments - per policy period

25,000

Telecommunications Fraud

Telecommunications Fraud

10,000

Identity Recovery

Identity Recovery

25,000

Lost Wages & Child or Elder Care Costs

5,000

Mental Health Counseling costs - Not available in NY

1,000

Miscellaneous Expense Coverage

1,000

Deductible

No Deductible

> Exclusions & Conditions

+ Add Exclusions & Conditions


> Additional Insureds

+ Add Additional Insureds

Save & Exit

Previous

Next



24

Exclusions & Conditions

Like additional coverages, you can search these by **keyword**.

Search Exclusions & Conditions for General Liability

Category: All

Keyword:

Type: ☐ Conditions ☐ Exclusions ☒ Exclusions And Conditions

<input type="checkbox"/> Coverage	Subline	Category	Type
No rows found			

You can also use the “**search**” button to show the list of all Exclusions & Conditions.

Search Exclusions & Conditions for General Liability

Category: All

Keyword:

Type: ☐ Conditions ☐ Exclusions ☒ Exclusions And Conditions

<input type="checkbox"/> Coverage	Subline	Category	Type
<input type="checkbox"/> Exclusion - Described Hazards Mechanically Operated Amusement Devices	Premises/Operations and Products/Completed Operations	Subline Exclusions	Exclusion
<input checked="" type="checkbox"/> Exclusion - Described Operations	Premises/Operations and Products/Completed Operations	Subline Exclusions	Exclusion
<input type="checkbox"/> Exclusion - Designated Cannabis Products	Premises/Operations and Products/Completed Operations	Subline Exclusions	Exclusion
<input type="checkbox"/> Exclusion - Designated Ongoing Operations	Premises/Operations and Products/Completed Operations	Subline Exclusions	Exclusion
<input type="checkbox"/> Exclusion - Designated Operations Covered By A Controlled (Wrap-Up) Insurance Program	Premises/Operations and Products/Completed Operations	Subline Exclusions	Exclusion

Additional Insureds

These coverages can be added by keyword search or by selecting the “**Search**” button.

Search Additional Insureds for General Liability

Category: All

Keyword:

Search **Reset**

<input type="checkbox"/> Coverage	Subline	Category	Type
No rows found			

Cancel **Add Selected Coverages**

Once you find the item you’re looking for, check it and click the “**Add Selected Coverages**” button at the bottom right corner.

Search Additional Insureds for General Liability

Keyword:

Search **Reset**

<input type="checkbox"/> Coverage	Subline	Category	Type
<input type="checkbox"/> Additional Insured - Controlling Interest	Premises/Operations and Products/Completed Operations	Subline Additional Insureds	Coverage
<input checked="" type="checkbox"/> Additional Insured - Designated Person Or Organization	Premises/Operations and Products/Completed Operations	Subline Additional Insureds	Coverage
<input type="checkbox"/> Additional Insured - Elective Or Appointive Executive Officers Of Public Corporations	Premises/Operations and Products/Completed Operations	Subline Additional Insureds	Coverage
<input type="checkbox"/> Additional Insured - Engineers, Architects Or Surveyors	Premises/Operations and Products/Completed Operations	Subline Additional Insureds	Coverage
<input type="checkbox"/> Additional Insured - Engineers, Architects Or Surveyors Not Engaged By The Named Insured	Premises/Operations and Products/Completed Operations	Subline Additional Insureds	Coverage

5 Results of 44 < Prev 1 2 3 4 5 ... 9 Next >

Cancel **Add Selected Coverages**

State Specific Information

Claims

Quote Request

Policy Details

Line Selection

Qualification

Locations

General Liability

Subline Selection

Coverages

State Specific Information

Location

Exposures

Underwriting Questions

Inland Marine

Coverage Part Selection

Buildings And Locations

Common Forms

Crime

Crime

State Specific Info

Modifiers

Risk Analysis

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Get a faster quote! Only fields with red asterisks * are required.

State

State

AK

View/Edit

Save & Exit

Previous

Next

Locations

Select “Add” to add another location if necessary. If you need to review or edit the current location, select “View/Edit”. If there are existing locations, the “+Add Existing Location” button will be available.

Claims

Quote Request

Policy Details

Line Selection

Qualification

Locations

General Liability

Subline Selection

Coverages

State Specific Information

Location

Exposures

Underwriting Questions

Inland Marine

Coverage Part Selection

Buildings And Locations

Common Forms

Crime

Crime

State Specific Info

Modifiers

Risk Analysis

Quote & Price

[My Underwriter](#)

[Upload Attachments](#)

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Get a faster quote! Only fields with red asterisks * are required.

LOCATIONS

+ Add Existing Location

+ Add All Existing Location

Delete

+ Add

Primary	Loc#	Location Code	Location Name	Address	
<input type="radio"/>	<input checked="" type="checkbox"/> X	1	-	123 Main St, Aleknagik, AK, 99555-9800	View/Edit

Save & Exit

Previous

Next

27

Adding Location: Complete the fields, such as Address Line 1, then scroll down to Subline.

State Specific Information

Location

Exposures

Underwriting Questions

Inland Marine

Coverage Part Selection

Buildings And Locations

Common Forms

Crime

Crime

State Specific Info

Modifiers

Risk Analysis

Quote & Price

[My Underwriter](#)

[Upload Attachments](#)

[Copy Submission](#)

[View Coverage Forms](#)

[Quote Additional Line of Business](#)

1

123 Main St, Aleknagik, AK, 99555-9800

View/Edit

2

8111 Northview Dr, Anchorage, AK, 99504-2831

View/Edit

Location Details

Non-Specific Location

Yes

No

Is this the Primary Location?

Yes

No

Location Code

Location Name

Address Line 1 *

8111 Northview Dr

Address Line 2

Zip Code *

99504-2831

Borough *

Anchorage

City *

Anchorage

State *

Alaska

Phone

Subline

Selected

Subline

☒

Premises/Operations and Products/Completed Operations

Select **“Subline”**, which opens Standard Coverages.

Subline

Selected

Subline

☒

Premises/Operations and Products/Completed Operations

Territory

Premises/Operations Code

001

Products/Completed Operations Code

999

> Standard Coverages

> Additional Coverage

+ Add Coverages

> Exclusions & Conditions

+ Add Exclusion & Conditions

> Additional Insured

+ Add Additional Insureds

Cancel

Save & Next Location

Save & Close

Exposures

Select “Add”, select coverage, and click “View/Edit”.

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Exposures

Delete Add

Premises/Operations and Products/Completed Operations

	Effective Date	Expiration Date	Subline	Location	Class Code	Class Description	Exposure	Prods/Compltd Ops Exposure	Premium Basis	
<input type="checkbox"/>	Mar 10, 2025	Mar 10, 2026	Premises/Operations and Products/Completed Operations	1: 123 Main St, Aleknagik, AK	-	-	-	\$0.00	-	View/Edit

The exposure field will open. Enter “Class Code” or select “Search” next to “Class Description”.

Common Forms

Crime

Crime

State Specific Info

Modifiers

Risk Analysis

Quote & Price

[My Underwriter](#)

[Upload Attachments](#)

[Copy Submission](#)

[View Coverage Forms](#)

[Quote Additional Line of Business](#)

Details & Coverages

Details

Effective Date: Mar 10, 2025

Expiration Date: Mar 10, 2026

Subline: Premises/Operations and Products/Completed Operations

Location: 1: 123 Main St, Aleknagik, AK

Product Coverage Only: No

Class Code: Please Select

Class Description: Please Select [Search](#)

Classification Type: -

Specialty Class: -

Premises/Operations

Coverage: Please Select

Products/Completed Operations

Coverage: Please Select

Class Code

Select a **class code**. You can search for one in the class description.

Note: The Specialty Class can be searched and there is a field that indicates the specialty class. Select the appropriate class code.

The screenshot shows a 'Class Description' search window. At the top, there are three input fields: 'Class Code', 'Class Description', and 'Specialty Class'. A red rectangle highlights these three fields. Below the inputs are 'Search' and 'Reset' buttons. A table lists various class codes with their descriptions and whether they are specialty classes. A red arrow points to the 'Select' button for the class code 88330.

	Class Code	Class Description	Specialty Class
Select	88301	Health or Exercise Club, Facility	Yes
Select	88310	Beauty Parlor & Hair Styling Salon	Yes
Select	88320	Spas or Personal Enhancement Facilities	Yes
Select	88330	Sun Tanning Salons	Yes
Select	88100	Amusement Centers/Amusement Devices	Yes
Select	88102	Amusement Parks	Yes
Select	88103	Animals - Saddle	Yes
Select	88105	Archery Ranges - Indoor/Outdoor	Yes

Review the “If Any Basis” field (this field should default to No). Next select the “Exposure” amount.

Crime

- Crime
- State Specific Info
- Modifiers
- Risk Analysis
- Quote & Price
- [My Underwriter](#)
- [Upload Attachments](#)
- [Copy Submission](#)
- [View Coverage Forms](#)
- [Quote Additional Line of Business](#)

Details & Coverages

Details

Effective Date: Mar 10, 2025

Expiration Date: Mar 10, 2026

Subline: Premises/Operations and Products/Completed Operations

Location: 1-123 Main St, Aleknagik, AK

Product Coverage Only: No

Class Code: 60010

Class Description: Apartment Buildings

Classification Type: Buildings or Premises - Office or Residential Occupancy or Leased to Others

Specialty Class: No

Premises/Operations

Coverage: Premises/Operations Including Prods/CompldOps

Increased Limits Table Assignment: 2

BI Deductible: No Deductible

PD Deductible: No Deductible

BI and PD Deductible: No Deductible

Premium Basis: Units

'If Any' Basis: No

Exposure: 15,000

Products/Completed Operations

Coverage: Included

Specialty Class Code

Notice the corresponding ISO Class code will appear when you select a Specialty Class code.

Crime

- Crime
- State Specific Info
- Modifiers
- Risk Analysis
- Quote & Price
- [My Underwriter](#)
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- [Copy Submission](#)
- [View Coverage Forms](#)
- [Quote Additional Line of Business](#)

Details & Coverages

Details

Effective Date: Mar 1, 2025

Expiration Date: Mar 1, 2026

Subline: Premises/Operations and Products/Completed Operations

Location: 1-123 Main St, Aleknagik, AK

Product Coverage Only: No

Class Code: 88230

Corresponding ISO Class Code: 47318

Class Description: Rodeos

Classification Type: Club & Recreation Programs

Specialty Class: Yes

Premises/Operations

Coverage: Premises/Operations Including Prods/CompldOps

Increased Limits Table Assignment: 2

Selected Loss Cost: 5,6200

ELP Override: 0

BI Deductible: No Deductible

PD Deductible: No Deductible

BI and PD Deductible: No Deductible

Exposures Continued

Review to see if additional coverages, exclusions, or additional insureds need to be added at the exposure level. Select **“Save & Close”** if this is the last exposure.

Premium Basis	Gross Sales
'If Any' Basis *	No
Exposure *	25,000
Products/Completed Operations	
Coverage	Products/Completed Operations
Increased Limits Table Assignment	A
BI Deductible	No Deductible
PD Deductible	No Deductible
BI and PD Deductible	No Deductible
Premium Basis	Gross Sales
'If Any' Basis *	No
Exposure *	25,000
Coverages	
<input checked="" type="checkbox"/> Premises/Operations	
> Additional Coverages + Add Coverages	
> Exclusions & Conditions + Add Exclusion & Conditions	
> Additional Insured + Add Coverages	
Close	Save & Next Exposure Save & Close

Exposures Summarized

Here are all the exposures on this general liability quote. If you need to remove one, **checkmark** it and select **“Delete”**. Select **“Next”** to go to the Underwriting Questions.

Quote Request

Policy Details

Line Selection

Qualification

Locations

General Liability

Subline Selection

Coverages

State Specific Information

Location

Exposures

Underwriting Questions

Inland Marine

Coverage Part Selection

Buildings And Locations

Common Forms

Crime

Crime

State Specific Info

Modifiers

Risk Analysis

Quote & Price

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[Upload Attachments](#)

[Copy Submission](#)

[View Coverage Forms](#)

[Quote Additional Line of Business](#)

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

DeleteAdd

Exposures

<input type="checkbox"/>	Effective Date	Expiration Date	Subline	Location	Class Code	Class Description	Exposure	Prods/Compltd Ops Exposure	Premium Basis	
<input type="checkbox"/>	Mar 10, 2025	Mar 10, 2026	Premises/Operations and Products/Completed Operations	1: 123 Main St, Aleknagik, AK	18435	Stores - food or drink - Other than Not-For-Profit	\$25,000.00	\$25,000.00	Gross Sales	View/Edit
<input type="checkbox"/>	Mar 10, 2025	Mar 10, 2026	Premises/Operations and Products/Completed Operations	1: 123 Main St, Aleknagik, AK	60010	Apartment Buildings	\$15,000.00	\$0.00	Units	View/Edit

Save & Exit

Previous

Next

Underwriting Questions

Answer “Yes” or “No” to the following questions regarding the General Liability Policy. Select “Next”.

Quote Request

Policy Details

Line Selection

Qualification

Locations

General Liability

Subline Selection

Coverages

State Specific Information

Location

Exposures

Underwriting Questions

Inland Marine

Coverage Part Selection

Buildings And Locations

Common Forms

Crime

Crime

State Specific Info

Modifiers

Risk Analysis

Quote & Price

My Underwriter

Upload Attachments

Get Submission

View Coverage Forms

Quote Additional Line of Business

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Underwriting Questions

Do any operations include blasting or utilize or store explosive material?

Do any operations include excavating, tunneling, underground work or earth moving?

Do your subcontractors carry coverages or limits less than yours?

Foreign products sold, distributed, used as components? (If "Yes", attach ACORD 815)

Products related to aircraft/space industry?

Any exposure to radioactive/nuclear materials?

Do you rent or loan equipment to others?

Any demolition exposure contemplated?

Has applicant been active in or is currently active in joint ventures?

Is there a formal, written and security policy in effect?

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Save & Exit

Previous

Next

Inland Marine

Coverage Part Selection

When transitioning to the next section of the package quoting process, the Inland Marine quote, the system will prompt you to select the desired coverage part for the ISO version.

The screenshot shows the 'Coverage Part Selection' screen within a 'Commercial Package Quote (1061203823)' for account 'HAYLEY'S HOTCAKES'. The left sidebar lists various sections, with 'Inland Marine' expanded and 'Coverage Part Selection' highlighted. The main area has a header with a red-bordered button '+ Add Coverage Part' and a red arrow pointing to it. Below this is a list of coverage parts, currently empty, with a message: 'There is no coverage part now. Please add one.' At the bottom right are 'Previous' and 'Next' buttons.

Select the desired coverage by **selecting the check box** on the left and then clicking “**Add All Selected Coverage Parts**”.

The screenshot shows a modal dialog titled 'Add Coverage Part for Inland Marine'. It contains a list of coverage parts with checkboxes: 'Accounts Receivable' (checked, with a red arrow pointing to it), 'Physicians and Surgeons Equipment', 'Signs', and 'Valuable Papers And Records'. At the bottom right, there are 'Cancel' and 'Add All Selected Coverage Parts' buttons, with the latter highlighted by a red border.

The selected coverage parts will then populate on the main page, if all coverages look accurate, select “**Next**”.

Note: If you have selected the incorrect options, you can select the check box next to the coverage you would like to remove and select “**Delete Selected**”.

The screenshot shows the 'Claims' interface with the 'Quote Request' sidebar. The 'Coverage Part Selection' section is active, displaying a list of coverage parts. The 'Next' button is highlighted with a red box.

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Coverage Part Selection

+ Add Coverage Part Delete Selected

☐ Coverage Part

☐ Accounts Receivable

Save & Exit Previous **Next**

Buildings and Locations

Select “**Add**” to add another location if necessary. If there are existing locations, the “**+ Add Existing Location**” button will be available.

Note: If there are existing locations, you will see them listed by location number and location name / address.

The screenshot shows the 'Claims' interface with the 'Quote Request' sidebar. The 'Buildings And Locations' section is active, displaying a list of buildings and locations. The '+ Add Existing Location' button is highlighted with a red box.

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Get a faster quote! Only fields with red asterisks * are required.

Buildings And Locations

+ Add New Location **+ Add Existing Location** + Add Existing Building Delete Building

☐ Action Description

1: 123 Main St, Aleknagik, AK

2: 8111 Northview Dr, Anchorage, AK

There is no location now. Please add one.

Save & Exit Previous **Next**

To add an existing location, review location details and then select “Ok”.

Edit Location Details

Non-Specific Location: Yes No

Location Code:

Location Name:

Address Type*: Business

Country*: United States

Address Line 1*: 123 Main St

Address Line 2:

Zip Code*: 99555-9800

Borough*: Dillingham

City*: Aleknagik

State*: Alaska

Phone: (952) 257-7929

General Information

Fire Protection: Please Select

Cancel Ok

All added locations will be listed on the Building and Locations page. To add a building, select the carrot drop down.

Buildings And Locations

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Get a faster quote! Only fields with red asterisks * are required.

+ Add New Location + Add Existing Location + Add Existing Building Delete Building

Action	Description
1: 123 Main St, Aleknagik, AK	

Save & Exit Previous Next

If applicable, enter all appropriate building information; will be formatted as the previous lines of business; and select **“Add Building”**. After all buildings / locations are added, select **“Next”**.

Common Forms

Select **“Add Coverages”**.

Quote Request

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Get a faster quote! Only fields with red asterisks * are required.

Common Forms

Common Coverages	
Terrorism Risk Insurance Program Applies	Yes - For the applicable lines of Insurance
Terrorism Risk Insurance Act	Is in Effect for the Next 12 Months
Coverage for Certified Acts of Terrorism	Yes

Added Coverages

- ☒ Alaska Changes
- ☒ Alaska Changes - Appraisal
- ☒ Cap on Losses From Certified Acts of Terrorism
- ☒ Commercial Inland Marine Conditions
- ☒ Commercial Inland Marine Declarations
- ☒ Common Policy Conditions

> Conditions and Exclusions [+ Add Conditions & Exclusions](#)

> Additional Insured

Save & Exit [Previous](#) [Next](#)

Check the desired coverages and select **“Add All Selected Coverages”**.

Search Coverages For Inland Marine

Keyword

Search **Reset** **Display All Selectable Coverages**

☐ Coverage ▾

☐ Alaska Changes - Loss Payment

☐ Loss Payable Clause - Blanket Endorsement

☐ Tentative Rates

Cancel **Add All Selected Coverages**

For any conditions and exclusions, select **“+ Add Conditions & Exclusions”**.

Qualification

Locations

General Liability ▾

Subline Selection

Coverages

State Specific Information

Location

Exposures

Underwriting Questions

Inland Marine ▾

Coverage Part Selection

Buildings And Locations

Common Forms

Accounts Receivable

Crime ▾

Crime

Get a faster quote! Only fields with red asterisks * are required.

Common Forms

> **Common Coverages** **+ Add Coverages**

▾ **Conditions and Exclusions** **+ Add Conditions & Exclusions**

☒ Alaska - Conditional Exclusion Of Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)

☒ Cyber Incident Exclusion - Alaska Endorsement

☒ Exclusion Of Certified Acts Of Terrorism

☒ Exclusion Of Loss Due To Virus Or Bacteria Endorsement

> **Additional Insured**

Check the desired conditions and / or exclusions and select “**Add Selected Exclusion & Condition**”.

Note: You can filter your search by either conditions, exclusions, or “Exclusion and Condition”.

Common Forms

Search Exclusions & Conditions For Inland Marine

Keyword

Type *

☐ Condition

☐ Exclusion

☒ Exclusion and Condition

☐ Exclusion And Condition ▾

☐ Alaska Changes - Cancellation and Nonrenewal

☐ Cannabis Exclusion

☐ Cannabis Exclusion with Hemp Exception

☐ Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions - Alaska Endorsement

☐ Exclusion Of Certain Computer-Related Losses

5 ▾ Results of 7

1 2 Next >

After populating all additional coverages, exclusions, and conditions, select “**Next**”.

Accounts Receivable

Select the desired “Coinsurance”, “Percent Duplicated”, and “Type of Policy”.

To add any Scheduled Items, select “+ Add”.

Get a faster quote! Only fields with red asterisks * are required.

Accounts Receivable

Coverages

Coinsurance * 80%

Percent Duplicated * At least 90%

Type of Policy * Reporting

☐ Accounts Receivable - Away From Premises

List of Scheduled Items

Delete Selected + Add

No rows found

Additional Exclusions

+ Add Exclusions

Save & Exit Previous Next

For scheduled items, **select** for the following fields: “Location / Building”, “Premise Type”, “Business Class”, “Receptacle Class”, and “Limit / Average Amount of Accounts Receivable For The Previous 12 Months”. Once entered, select “**Next**” to add.

List of Scheduled Items

Delete Selected + Add

Schedule Number	Location / Building	Premises Type	Business Class	Receptacle Manufacturer	Receptacle Class	Receptacle Label	Receptacle Issuer	Limit/Average Amount Of Accounts Receivable For The Previous 12 Months
<input type="checkbox"/> 1	-				None of the Above			Edit/View

Receptacle Details

Location / Building * Please Select

Premises Type * Please Select

Business Class * Please Select

Receptacle Manufacturer

Receptacle Class * None of the Above

Receptacle Label

Save & Exit Previous **Next**

To add any exclusions, select “+ Add Exclusions”.

The screenshot shows a web application interface for configuring Accounts Receivable. On the left is a sidebar menu with options like 'Coverage Part Selection', 'Buildings And Locations', 'Common Forms', 'Accounts Receivable' (selected), 'Crime', 'State Specific Info', 'Modifiers', 'Risk Analysis', 'Quote & Price', and several links at the bottom. The main area is titled 'Accounts Receivable – Away From Premises'. It features a 'List of Scheduled Items' table with columns: Schedule Number, Location / Building, Premises Type, Business Class, Receptacle Manufacturer, Receptacle Class, Receptacle Label, Receptacle Issuer, and Limit/Average Amount Of Accounts Receivable For The Previous 12 Months. One item is listed with a checked checkbox in the first column. Below the table is a section for 'Additional Exclusions' with a red-bordered button labeled '+ Add Exclusions'. At the bottom are 'Save & Exit', 'Previous', and 'Next' buttons.

Schedule Number	Location / Building	Premises Type	Business Class	Receptacle Manufacturer	Receptacle Class	Receptacle Label	Receptacle Issuer	Limit/Average Amount Of Accounts Receivable For The Previous 12 Months
<input checked="" type="checkbox"/> 1	1: 123 Main St, Aleknagik, AK / 1. Building # 1	Main Premises	Wholesaler		Fully Enclosed Metal Container			1,200

Select desired exclusions and select “Add All Selected Exclusions”.

The screenshot shows a 'Selectable Exclusions' dialog box. It has a search bar with 'Keyword' and buttons for 'Search', 'Reset', and 'Exclusions'. Below the search bar are two checkboxes: 'Exclusion' (with a dropdown arrow) and 'Exclusion of Named Customers'. A red arrow points to the 'Exclusion' checkbox. At the bottom right, there are 'Cancel' and 'Add All Selected Exclusions' buttons, with the latter highlighted by a red box.

Coverages

State Specific Information

Location

Exposures

Underwriting Questions

Inland Marine

Coverage Part Selection

Buildings And Locations

Common Forms

Accounts Receivable

Crime

Crime

State Specific Info

Modifiers

Risk Analysis

Quote & Price

My Underwriter

Upload Attachments

Copy Submission

View Coverage Forms

Quote Additional Line of Business

Coverages

Coinsurance * 80%

Percent Duplicated * At least 90%

Type of Policy * Reporting

☐ Accounts Receivable – Away From Premises

List of Scheduled Items

Delete Selected

+ Add

Schedule Number	Location / Building	Premises Type	Business Class	Receptacle Manufacturer	Receptacle Class	Receptacle Label	Receptacle Issuer	Limit/Average Amount Of Accounts Receivable For The Previous 12 Months
<input type="checkbox"/> 1	1: 123 Main St, Aleknagik, AK / 1: Building # 1	Main Premises	Wholesaler		Fully Enclosed Metal Container			1,200

Edit/View

> Additional Exclusions

+ Add Exclusions

Save & Exit

Previous

Next

Select “**Next**” to complete the Inland Marine quote and move into the next line of business (if applicable).

Commercial Crime and Commercial Fidelity

Crime

Crime cannot be a monoline policy. Select the “**Legal Entity**”, “**Policy Type**”, and “**Coverage Type**”.

Legal Entity: Choose the type of legal entity for the business.

Policy Type: Select “Commercial Crime”, “Commercial Fidelity”, or “Both”.

Coverage Type are the following:

- **Discovery Basis:** Losses that are discovered by the policyholder during the policy period or within 60 days after, no matter when the loss occurred.
- **Loss Sustained Basis:** Loss coverage for losses sustained during the policy period or within the extended period to discover, which is usually one year from policy’s expiration or termination date.

Enter the number of Premises including Home Office, Total Number of Ratable Employees, and Number of ERISA Plan Officials and You, but only if you are a sole proprietor.

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Get a faster quote! Only fields with red asterisks * are required.

Details

Legal Entity *	<input type="text"/>
Policy Type *	<input type="text"/>
Coverage Type *	<input type="text"/>
Total Number Of Premises Including Home Office *	<input type="text" value="1"/>
Total Number Of Ratable Employees *	<input type="text"/>
The number of ERISA Plan Officials and You, but only if you are a sole proprietor *	<input type="text" value="0"/>

Terrorism Risk Insurance Program Applies **Yes - For the applicable lines of Insurance**

Terrorism Risk Insurance Act **Is in Effect for the Next 12 Months**

Coverage for Certified Acts of Terrorism **Yes**

Scroll down to the “Class Code”.

Enter the **Class Code**. If you do not know it, you can search for the code on the side by clicking on “**Search**”.

The screenshot shows a web application interface for entering class codes. On the left is a sidebar menu with options: 'Accounts Receivable', 'Crime' (selected), 'State Specific Info', 'Commercial Crime', 'Modifiers', 'Risk Analysis', 'Quote & Price', and several links at the bottom. The main content area contains a form with various fields. A red rectangular box highlights two specific fields: 'Class Code' and 'Class Description'. The 'Class Code' field has a dropdown arrow and a 'Search' button to its right. Below these fields are other form elements including 'Percentage Of Total Assets Applicable to Subsidiary Acquisitions', 'Percentage Of Deductible Amount Over Which Losses Must Be Reported', and a 'NAICS Code' field with the value '236118 - Apartment managers' offices'. At the bottom of the form are sections for 'Coverages', 'Additional Coverages' (with an '+ Add Coverages' button), and 'Exclusions and Conditions' (with an '+ Add Exclusions and Conditions' button). A 'Common Policy Conditions' checkbox is also present. At the very bottom of the interface are 'Save & Exit', 'Previous', and 'Next' buttons.

Class Code Search:

Enter the **description** and select “**Search**”. When you locate the appropriate Class Code, click on “**Select**”.

Class Code Search

Class Code

Class Description

Search

Reset

	Class Code	Class Description
Select	1100	Animals - draft
Select	1100	Cattle ranching (not wholesaling), dairy farms, poultry farms
Select	1100	Crop spraying, cotton gin operations, farm machinery operations
Select	1100	Distillation or extracting, honey extracting
Select	1100	Fish hatcheries

5

Results of 815

1

2

3

4

5

...

163

Next

Cancel

Additional Coverages

Select “+ Add Coverages” to open the search box for additional coverages.

Coverage for Certified Acts of Terrorism

Yes

Class Code *

5310

Search

Class Description *

Apartment buildings or hotels

Percentage Of Total Assets Applicable To Subsidiary Acquisitions

Percentage Of Deductible Amount Over Which Losses Must Be Reported

NAICS Code

236118 - Apartment managers' offices

Coverages

Additional Coverages

+ Add Coverages

Exclusions and Conditions

+ Add Exclusions and Conditions

Common Policy Conditions

Save & Exit

Previous

Next

46

Select “**Search**” for a full list of additional services. Notice on the bottom right corner of the page the numbers to see more information. If you know the coverage name, you can also use the **Keyword** search functionality. **Select the coverage** and click on “**Add Selected Coverages**”.

Search Coverages for Crime Line

Category: All

Keyword:

Search **Reset**

<input type="checkbox"/> Coverage	Category	Type
<input type="checkbox"/> Add Protective Devices Or Services	CR7Line Additional Coverages	Coverage
<input type="checkbox"/> Amend Definition Of Financial Institution	CR7Line Additional Coverages	Coverage
<input type="checkbox"/> Calculation Of Premium	CR7Line Additional Coverages	Coverage
<input type="checkbox"/> Co-Surety	CR7Line Additional Coverages	Coverage
<input type="checkbox"/> Coinsurance	CR7Line Additional Coverages	Coverage

5 Results of 14

1 2 3 Next >

Cancel **Add Selected Coverages**

Exclusions & Conditions

Exclusions and Conditions work the same way by clicking on “**Search**”.

Search Exclusions And Conditions for Crime Line

Category: All

Keyword:

Type *

☐ Conditions

☐ Exclusions

☒ Exclusions And Conditions

Search **Reset**

<input type="checkbox"/> Coverage	Category	Type
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Select the exclusions or conditions and click on “**Add Selected Exclusions and Conditions**”.

Subsidiary Acquisitions

Search Exclusions And Conditions for Crime Line

Category: All

Keyword:

Type *

☐ Conditions
☐ Exclusions
☒ Exclusions And Conditions

<input type="checkbox"/> Coverage	Category	Type
<input type="checkbox"/> Alaska Changes - Binding Arbitration	CR7Line Conditions	Condition
<input type="checkbox"/> Alaska Changes - Nonbinding Arbitration	CR7Line Conditions	Condition
<input type="checkbox"/> Exclusion Of Certain Computer-Related Losses	CR7Line Exclusions	Exclusion
<input type="checkbox"/> Fully Earned Premium	CR7Line Conditions	Condition

State Specific Info

This page does not have state specific information. Select “**Next**”.

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Get a faster quote! Only fields with red asterisks * are required.

State

State

Alaska View/Edit

Save & Exit

Commercial Crime

Select the desired coverages.

Qualification
Locations
General Liability
Subline Selection
Coverages
State Specific Information
Location
Exposures
Underwriting Questions
Inland Marine
Coverage Part Selection
Buildings And Locations
Common Forms
Accounts Receivable
Crime
Crime
State Specific Info
Commercial Crime
Modifiers
Risk Analysis
Quote & Price
[My Underwriter](#)
[Upload Attachments](#)
[Copy Submission](#)
[View Coverage Forms](#)
[Quote Additional Line of Business](#)

Get a faster quote! Only fields with red asterisks * are required.

Coverages

- ☐ Inside The Premises - Theft Of Money And Securities
- ☐ Inside The Premises - Robbery Or Safe Burglary Of Other Property
- ☐ Outside The Premises
- ☐ Fraudulent Impersonation
- ☐ Money Orders And Counterfeit Money
- ☐ Inside The Premises - Theft Of Other Property
- ☐ Inside The Premises - Robbery Of A Watchperson Or Burglary Of Other Property
- ☐ Inside The Premises - Robbery Of A Custodian Or Safe Burglary Of Money And Securities
- ☐ Fraudulent Impersonation - Extended Coverage
- ☐ Guests' Property
- ☐ Lessees Of Safe Deposit Boxes
- ☐ Securities Deposited With Others
- ☐ Safe Depository

> Additional Coverages [+ Add Coverages](#)

> Exclusions and Conditions [+ Add Exclusions and Conditions](#)

Save & Exit [Previous](#) [Next](#)

Specify limits, deductibles, and fill in any scheduled tables that populate. Some coverages, such as Safe Depository, need to be selected to get an additional coverage to show on the additional coverages screen.

Qualification
Locations
General Liability
Subline Selection
Coverages
State Specific Information
Location
Exposures
Underwriting Questions
Inland Marine
Coverage Part Selection
Buildings And Locations
Common Forms
Accounts Receivable
Crime
Crime
State Specific Info
Commercial Crime
Modifiers
Risk Analysis
Quote & Price
[My Underwriter](#)
[Upload Attachments](#)
[Copy Submission](#)
[View Coverage Forms](#)
[Quote Additional Line of Business](#)

Get a faster quote! Only fields with red asterisks * are required.

Coverages

- ☒ Inside The Premises - Theft Of Money And Securities
 - Limit: 50,000
 - Deductible: 1,000
- ☒ Inside The Premises - Theft Of Other Property
 - Limit: 100,000
 - Deductible: 1,000
- ☐ Inside The Premises - Robbery Or Safe Burglary Of Other Property
- ☐ Outside The Premises
- ☐ Fraudulent Impersonation
- ☐ Money Orders And Counterfeit Money
- ☐ Inside The Premises - Robbery Of A Watchperson Or Burglary Of Other Property
- ☐ Inside The Premises - Robbery Of A Custodian Or Safe Burglary Of Money And Securities
- ☐ Fraudulent Impersonation - Extended Coverage
- ☐ Guests' Property
- ☐ Lessees Of Safe Deposit Boxes
- ☐ Securities Deposited With Others
- ☐ Safe Depository

Save & Exit [Previous](#) [Next](#)

Modifiers

Work the same way as all other lines of business. Enter your credits / debits and remember you need to list your justification. Select **“Next”**.

The screenshot shows the 'Modifiers' section for 'Crime' coverage. The left sidebar lists various sections, with 'Crime' expanded. The main area is titled 'Crime' and 'Alaska'. Below this, it says 'Modifier: Schedule Rating Modification'. A table lists various categories with their respective credit and debit percentages and a justification field. A red arrow points to the 'Management & Personnel' row, which has a credit of -15% and a debit of 15%. The table also includes rows for 'Classification Variations', 'Location', 'Protective Features', 'Internal Controls', 'Audit Procedures', and 'Overall'. At the bottom, there are 'Save & Exit', 'Previous', and 'Next' buttons.

Category	Maximum Credit	Maximum Debit	Credit(-)/Debit(+)	Justification
Classification Variations	-13%	13%	0.00%	
Location	-10%	10%	0.00%	
Management & Personnel	-15%	15%	0.00%	
Protective Features (Quality or standard of protective features such as safes, vaults, alarm systems, and security personnel.)	-12%	12%	0.00%	
Internal Controls	-15%	15%	0.00%	
Audit Procedures	-15%	15%	0.00%	
Overall	-40%	40%	0.00%	

Risk Analysis – Loss History

Add loss history and select **“Manually Entered”** to add losses individually. **“Attached”** is where you can upload your loss runs, and **“Previously Uploaded”** is if you sent in loss runs before.

The screenshot shows the 'Risk Analysis' section for 'Loss History'. The left sidebar lists various sections, with 'Risk Analysis' expanded. The main area is titled 'Claims' and 'ACCOUNT: HAYLEY'S HOTCAKES'. Below this, it says 'Commercial Package Quote (1061203823)'. A message states: 'Loss History is required for all claims with a prior carrier in the past 5 years. Please manually enter the prior loss information or upload a loss run.' The 'User Entered Information' section is active. A dropdown menu for 'Loss History Type' is open, showing options: 'No Loss History', 'No Loss History', 'Manually Entered', 'Attached', and 'Previously Uploaded'. A red arrow points to the 'Manually Entered' option. At the bottom, there are 'Save & Exit', 'Previous', and 'Next' buttons.

Quote & Price

This allows you to get the premium, but some quotes require underwriter review depending on the risk. Select “Refer to Underwriter”.

Quote Request

Policy Details

Line Selection

Qualification

Locations

General Liability

Subline Selection

Coverages

State Specific Information

Location

Exposures

Underwriting Questions

Inland Marine

Coverage Part Selection

Buildings And Locations

Common Forms

Accounts Receivable

Crime

Crime

State Specific Info

Commercial Crime

Modifiers

Risk Analysis

Quote & Price

My Underwriter

Upload Attachments

ACCOUNT: HAYLEY'S HOTCAKES

Commercial Package Quote (1061203823)

Add Versions

QUOTE

Commercial Package

Quote Pending

1 Item Requiring Underwriter Referral

New business requires underwriting review. Please contact your underwriter with any questions.

Refer to Underwriter

> General Liability

> Inland Marine

> Crime

Save & Exit

Previous

Back to Account Summary

Quote Additional Product