

CLOTHING STORE PRODUCT

- ⦿ \$3,000,000 in annual sales
- ⦿ \$1,000,000 in annual sales for thrift/consignment stores



PRODUCT ADVANTAGES

- ▶ Ability to consider:
 - New ventures
 - Risks with up to two losses or claims in the past three years (subject to underwriting review)
 - Offer Special Cause of loss in most states
- ▶ Value Plus/Value endorsement available

AVAILABLE LIMITS

- ▶ Property values up to:
 - \$3,000,000 in protection classes 1–8
 - \$1,000,000 in protection classes 9–10
 - \$1,000,000 in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Excess general liability or umbrella up to \$5,000,000
- ▶ Hired and non-owned auto liability up to \$1,000,000

DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Background checks – first one is free!
- ▶ Drug screenings
- ▶ Identity theft protection
- ▶ Market resources

See www.usli.com/BRC for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Products sold under their name or label
- ▶ Located in AK, LA or WV

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.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.

