

ELECTRONIC STORE PRODUCT

- ⦿ Risks with sales up to \$3,000,000
- ⦿ Up to 25,000 square feet per location



PRODUCT ADVANTAGES

- ▶ Ability to consider:
 - New ventures
 - Risks with up to two losses or claims in the past three years (subject to underwriting review)
 - Cell phones sales
- ▶ Ability to offer coverage for electronic data and interruption of computer operations

AVAILABLE LIMITS

- ▶ General liability up to \$1,000,000 occurrence/\$2,000,000 aggregate (includes options for waiver of subrogation and primary/noncontributory wording)
- ▶ Excess general liability or umbrella up to \$5,000,000
- ▶ Hired and non-owned auto liability up to \$1,000,000 in most states
- ▶ Property values up to:
 - \$3,000,000 in most states
 - \$1,000,000 in protection classes 9-10
 - \$1,000,000 in coastal zones (excluding wind and hail coverage)

DEDUCTIBLES LIMITS

- ▶ 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
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

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



MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in AK, LA or WV
- ▶ Armed security guards or weapons on the premises
- ▶ Products sold under the applicant's name or label
- ▶ Direct importing of products or product assembly
- ▶ Used products sold
- ▶ Sale, service, maintenance or repair of security systems

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.

