

MAINSTREET MERCANTILE PRODUCT

- ⦿ Risks with revenues up to \$3,000,000
- ⦿ More than 100 eligible classes include, but are not limited to:



Antique stores	Doughnut shops	Hearing aid stores
Art galleries	Fabric stores	Ice cream stores
Bakeries	Floor covering stores	Jewelry stores
Book and magazine stores	Florists	Music stores
Candy stores	Gift shops	Painting, picture, and frame stores
Collectibles and memorabilia stores	Hardware stores	Sporting goods

PRODUCT ADVANTAGES

- ▶ New ventures are eligible
- ▶ Admitted product offering in most states
- ▶ Certain classes eligible for preferred package subject to certain criteria
- ▶ Mixed mercantile occupancies can be considered
- ▶ Theft coverage without a central station burglar alarm available on some classes
- ▶ Value Plus endorsement is available
- ▶ Risks with past losses can be considered
- ▶ Electronic data and interruption of computer operations coverage can be purchased

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 limit 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
- ▶ Pre-employment and tenant screenings
- ▶ Cyber risk
- ▶ Payroll and taxes
- ▶ Marketing
- ▶ Safety

See www.bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Sells products under their name or label, or sells directly imported products
- ▶ 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.

