

# APPETITE GUIDE

## COMMERCIAL PACKAGE POLICY



### TARGET RISKS

- ▶ Apartments & Rental Dwellings
- ▶ Bowling Centers
- ▶ Car Washes
- ▶ Civic or Social Clubs
- ▶ Churches
- ▶ Contractors
- ▶ Convenience Stores
- ▶ Distributors
- ▶ Grocery Stores
- ▶ Hotel/Motels
- ▶ Light Manufacturing
- ▶ Lessors Risk Only (LRO)
- ▶ Barber Shops, Beauty and Nail Salons
- ▶ Professional Offices
- ▶ Restaurant & Food Services
- ▶ Retail Stores
- ▶ Vacant Land



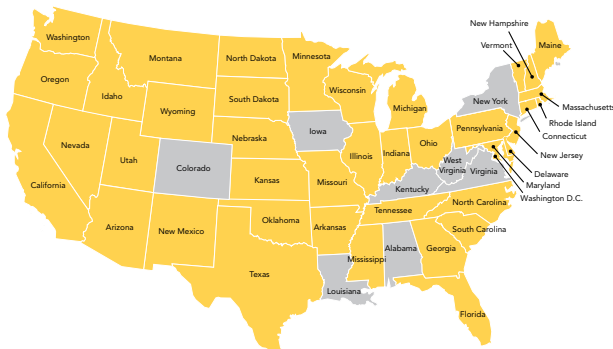
### PRODUCT HIGHLIGHTS

- ▶ Rated 'A' (Excellent) by A.M. Best
- ▶ Package Minimum Premium: \$850
- ▶ New Ventures or No Prior Insurance Eligible
- ▶ **Property Highlights**
  - ▶ Building, Contents, Business Income
  - ▶ Personal Property of Others
  - ▶ Up to \$10,000,000 TIV per Location
  - ▶ No Maximum Age of Buildings; Updates must be completed within past 25 years
  - ▶ Protection Class 1-8 Eligible
  - ▶ Equipment Breakdown Coverage
  - ▶ Spoilage Coverage Available up to \$100,000
  - ▶ Enhanced Property Endorsement providing coverage for:
    - ▶ Valuable Papers
    - ▶ Accounts Receivable
    - ▶ Personal Property of Others
    - ▶ Newly Acquired Location
    - ▶ Outdoor Signs
    - ▶ Debris Removal
    - ▶ Fire Department Service Charge
    - ▶ Trees, Shrubs, and Plants
    - ▶ Off Premises Power Outage
- ▶ **General Liability Highlights**
  - ▶ Limits up to \$2,000,000/\$4,000,000/\$4,000,000
  - ▶ Tenants Improvements
  - ▶ 300+ Eligible Classifications

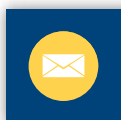


### STATES AVAILABLE

AVAILABLE IN ALL STATES, EXCEPT:  
AK, AL, CO, DE, HI, IA, KY, LA, NY, VA, WV



(Excluding Wind/Hail in AR, FL, KS, MO, OK, TX)



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### THE ATLAS ADVANTAGE

- ▶ Exclusive carrier partnership
- ▶ Competitive rates
- ▶ Extensive knowledge and underwriting expertise
- ▶ Complete in-house underwriting authority
- ▶ Fast response times and quote turnaround
- ▶ Excellent commission structures
- ▶ Creative and flexible payment plans
- ▶ Superior claims, loss control and safety services
- ▶ 15% Down Payment, Financing Available

#### COMMERCIAL DIVISION

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of 2018. Rockingham Specialty is a service mark of Rockingham Insurance Co. All policies are underwritten by Rockingham Insurance Company or Rockingham Casualty Company. CA License #0G61094. Rev. 2.2018