

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



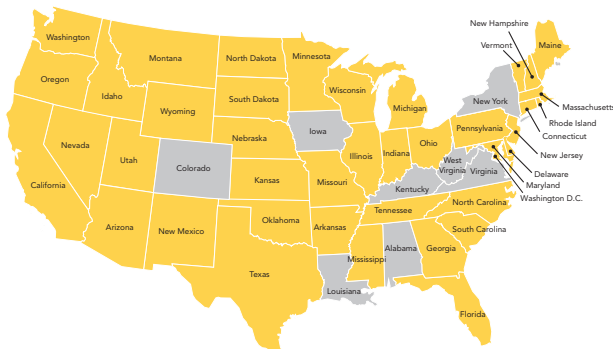
PRODUCT HIGHLIGHTS

- 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)



CDsubmissions@atlas.us.com
TOLL FREE: 855.309.3310
atlas.us.com

THE ATLAS ADVANTAGE

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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 2017. CA License #0G61094. Rev. 10.2017