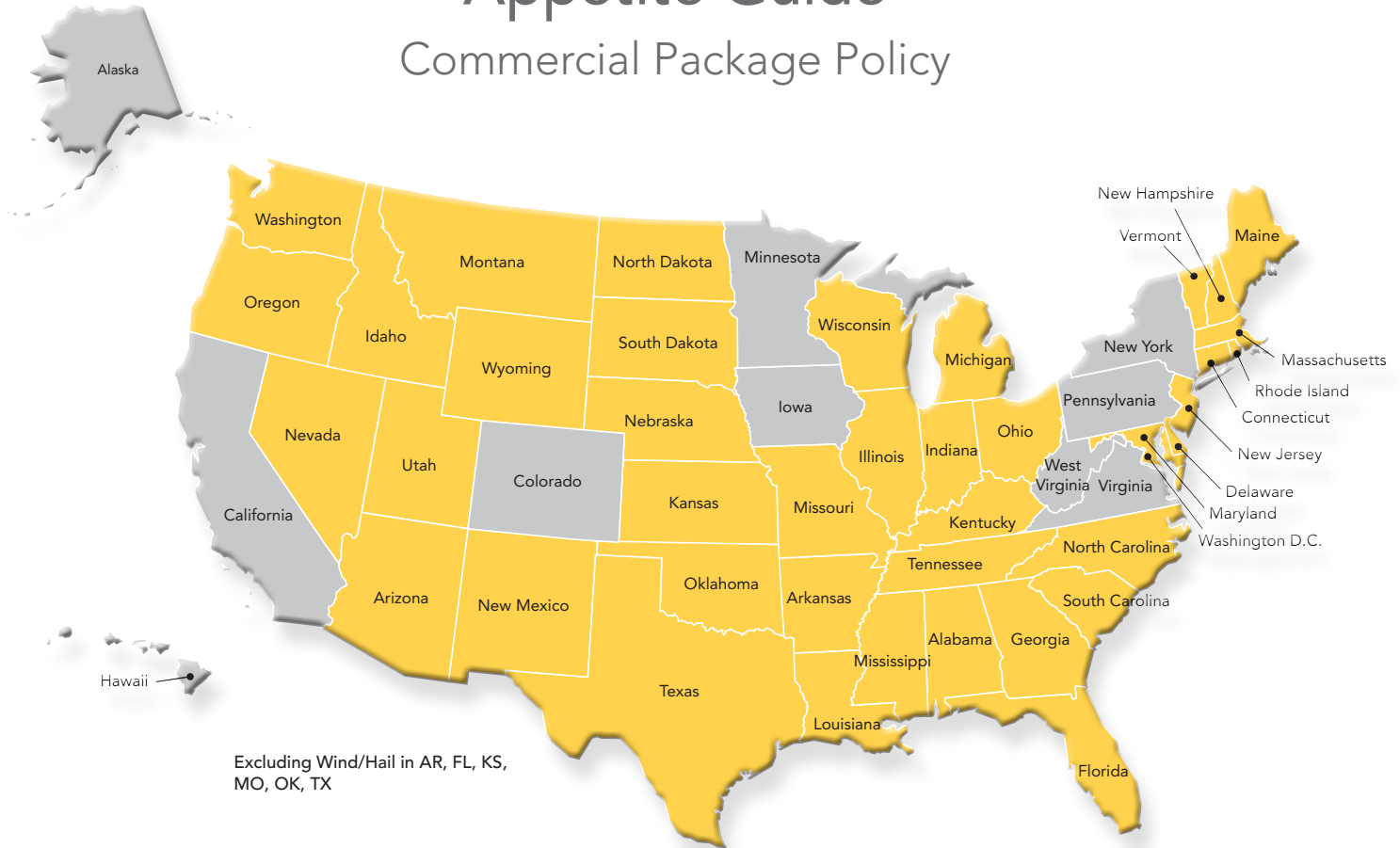


Appetite Guide

Commercial Package Policy



ROCKINGHAM CASUALTY COMPANY

Target Risks	Coverages Available
<ul style="list-style-type: none"> ■ Apartments ■ Convenience Stores ■ Grocery Stores ■ Hotel/Motels ■ Lessors Risk Only (LRO) ■ Professional Offices ■ Restaurant & Food Services ■ Retail Stores ■ Vacant Land 	<ul style="list-style-type: none"> ■ 300+ General Liability Classes ■ Building, Contents, Business Income <ul style="list-style-type: none"> – Up to \$10 Million TIV per location ■ Equipment Breakdown ■ Enhanced Property Coverage Endorsement ■ Personal Property of Others ■ Spoilage ■ Tenants Improvements



Commercial Package Policy

ROCKINGHAM CASUALTY COMPANY	
Rating	Rated 'A' (Excellent) by A.M. Best
States Available	AL, AR, AZ, CT, DC, DE, FL, GA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, RI, SC, SD, TN, TX, UT, VT, WA, WI, WY (Excluding Wind/Hail in AR, FL, KS, MO, OK, TX)
Product Highlights	<ul style="list-style-type: none"> ▪ Package Minimum Premium: \$850 ▪ New Ventures or No Prior Insurance Eligible ▪ Property Highlights <ul style="list-style-type: none"> – 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 Available – Spoilage Coverage Available up to \$100,000 – Enhanced Property Endorsement providing coverage for: <ul style="list-style-type: none"> – 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 <ul style="list-style-type: none"> – Limits up to \$2,000,000/\$4,000,000/\$4,000,000 – 300+ Eligible Classifications
Target Risks	<ul style="list-style-type: none"> ▪ 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
Other Details	<ul style="list-style-type: none"> ▪ 15% Down Payment, Financing Available

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 2016.

COMMERCIAL

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