



Clothing Store Product

Our Clothing Store product is designed for clothing, shoe, handbag and hat stores with related accessories. Stores with sales up to \$3,000,000 per location or less than 7,500 sq. ft. are eligible.

PRODUCT FEATURES:

- ▶ Liability and Property coverage is available as a Package on a Businessowners Coverage Form
- ▶ Business Income on an Actual Loss Sustained Basis with a stated limit
- ▶ No Coinsurance clause
- ▶ Replacement Cost coverage is available
- ▶ Special cause of loss is available
- ▶ No General Liability deductible

COMPREHENSIVE OPTIONAL COVERAGES INCLUDE:

- ▶ Our Value Plus Endorsement
- ▶ Money & Securities coverage
- ▶ Employee Dishonesty coverage
- ▶ Non-Owned and Hired Auto coverage
- ▶ Equipment Breakdown coverage
- ▶ Glass coverage
- ▶ Signs coverage

LIMITS AVAILABLE:

- ▶ Liability – up to \$1,000,000 Occurrence/
\$2,000,000 Aggregate
- ▶ Excess or Umbrella coverage is available up to \$5,000,000
- ▶ Property – Protection Class 1-8 • Total limit up to \$3,000,000
Protection Class 9-10 • Total limit up to \$1,000,000

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium

