



Appetite Guide

COMMERCIAL PACKAGE POLICY

Target Risks

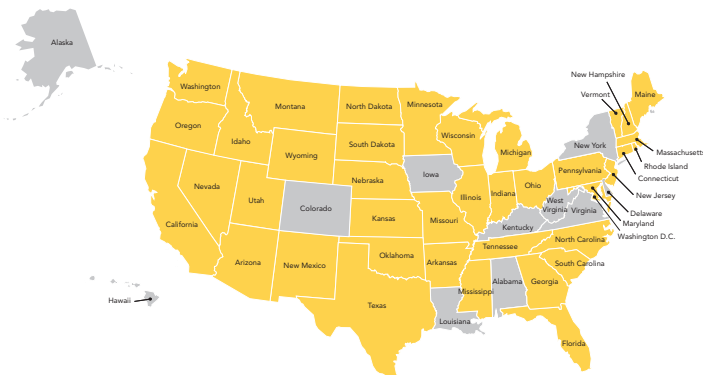
- > Apartments & Rental Dwellings
- > Bowling Centers
- > Civic or Social Clubs
- > Churches
- > Contractors
- > Convenience Stores
- > Distributors
- > Grocery Stores
- > Hotel/Motels
- > Light Manufacturing
- > Lessors Risk Only (LRO)
- > Barber Shops, Beauty and Nail Salons
- > Professional Offices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

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
 - 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 Available
- > **General Liability Highlights**
 - Limits up to \$1,000,000/\$2,000,000/\$2,000,000
 - Tenants Improvements
 - 300+ Eligible Classifications

States Available

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



Atlas Advantage

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

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 2019. CA License #0G61094. Rev. 3.2019