


# 2012

## PRODUCT GUIDE

### Our Strengths

- Providing individual risk underwriting by “thinking outside the box” since 1990
- Regionally owned and managed, with a focus on solid underwriting results
- Strong financial positioning, with a long history of combined ratios of less than 100%
- Solid relationships with top-rated reinsurance partners who enable us to provide consistent products and fair rates
- Exceptional service through personal evaluation of each risk, with responsive and fair claims handling



**RAINIER**  
INSURANCE COMPANY®

KNOWLEDGE • COMMITMENT • RELIABILITY • SERVICE

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# FIREWORKS STANDS

**AVAILABLE IN OREGON, WASHINGTON and IDAHO**

## Coverage

- \$1,000,000 Occurrence / \$2,000,000 Aggregate General Liability
- \$5,000 Premises Medical
- CG 2011 - Additional Insured - Managers or Lessors of Premises *(if required by contract)*
- CG 2012 - Additional Insureds for permitting agencies - \$50 additional premium
- Other Additional Insureds will be considered

## Endorsements/Forms

- CG 2104 - Exclusion for Products/Completed Operations *(insured signature required)*
- CG 2144 - Designated Premises Endorsement
- RAI 0245 - Rainier Fireworks Stands Warranties *(conditional warranties apply)*

## Requirements


- \$500 Fully Earned Minimum Premium
- Short Term policy *(about 2 weeks)*
- A photo or otherwise acceptable description of adjacent exposures
- A signed Rainier Insurance Fireworks Stands Application *(available on Rainier website)*

**Send completed Rainier Fireworks Stands Application to:**

**[submissions@rainierinsure.com](mailto:submissions@rainierinsure.com)**

**CONTACT US at 800-522-6944 or at [www.rainierinsure.com](http://www.rainierinsure.com)**

Note: This highlight of coverage is only intended for general information. Specific coverages, conditions and exclusions are given in the policy contract itself. Please review the policy for specific details. The highlights provided herein supersede and replace any previous related general information.



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# Loggers Broad Form Property Damage

## COVERAGE AVAILABLE IN OR, WA, ID & UT

Our new Loggers Broad Form product is designed to meet the needs of small loggers and forestry related service providers such as surveyors, road builders, re-planters, communications lines contractors and equipment maintenance contractors.

### Basic Eligibility Guidelines:

- Minimum of 3 years in business, or excellent, demonstrable prior experience
- Less than 25% of operations sub-contracted is preferred; higher percentages considered
- Acceptable Loss Runs
- Completed Loggers Broad Form Property Damage application
- Verification of in force General Liability coverage (with another carrier)

### Coverage:


- Fire suppression expense incurred by others
- Property Damage to timberlands owned by others and in your care, custody and control
- Property Damage from loading and unloading to Non-Owned Autos
- Additional Insured endorsements available if required by written contract

### Minimum premiums:

- Vary by type of operation and limit requested

Let us also quote your contractors' equipment and cargo exposures. We provide discounted minimum premiums for Loggers Broad Form when combined with supporting inland marine coverage.

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# Vacation Rental Homes

COVERAGE AVAILABLE IN OREGON, IDAHO,  
WASHINGTON AND UTAH

We write vacation rental homes including homes with water front exposures and other special circumstances.

## Highlights

- All protection classes including PC 9 and 10
- Special Form and Replacement Cost available
- Property Enhancement and Equipment Breakdown endorsements available
- Named Insured can be an LLC, Partnership, Business Entity or Individual


## Underwriting Requirements

- We need to know who is managing the property - can be the owner, hired individual or property management company
- Smoke alarms and fire extinguishers required

As always, our underwriters are here to assist you in determining eligibility. Please do not hesitate to contact us to talk about the risks you have.

Send submissions to: [submissions@rainierinsure.com](mailto:submissions@rainierinsure.com)

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Our mailing address is:

Rainier Insurance Company  
1411 SW Morrison St., Suite 400  
Portland, Oregon 97205



# Fishing Guide Program

FOR GUIDES LICENSED IN IDAHO, UTAH,  
OREGON AND WASHINGTON

## Package Policy

- General Liability limits up to \$1,000,000 / \$2,000,000
- Inland Marine coverage for boat, motor, trailer and gear
- Minimum earned 25%
- Minimum premium \$500

## Highlights

- Personal Property of Others limit \$1,000
- Towing and Assistance limit \$1,000
- Salvage and Debris Removal limit \$2,000
- Fishing Gear limit \$2,000 (can be increased by request)
- Medical Payments limit \$5,000 for general public and clients
- Medical Payments exclusion "e" removed


## Requirements

- Requires 2 years experience, domiciled and licensed in above states
- Inland waters and estuaries (no ocean trips)
- Boats less than 26 ft and 260 hp (cannot exceed 50 mph)
- River navigated cannot be more than a Class III
- Policy warranted for life jacket availability, passenger limit and navigational limits

Contact our Underwriters today at 800-522-6944 [www.rainierinsure.com](http://www.rainierinsure.com)

Send submissions to: [submissions@rainierinsure.com](mailto:submissions@rainierinsure.com)

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# Spring is Almost Here!

## ARE YOU READY?

- Carpet Cleaning
- Chimney Cleaning
- Debris Removal Contractors
- Fishing Guides
- House Cleaning
- Interior Painting
- Janitorial Services
- Landscaping
- Lawn Care
- Metal Scrap Dealers
- Pest Control Services
- Reforestation
- Sprinkler Installation(Underground)
- Tile Stone Marble – Interior Construction
- Tree Trimming and Removal
- Window Cleaning
- Yard Cleanup

### We can also consider:


- New Ventures
- Prior Cancellations
- Prior Losses

As a regional Insurance Company, we understand the local market. We provide great service and offer products to meet the needs of all your clients throughout the seasons.

Call us at 800-522-6944 or visit us online at [www.rainierinsure.com](http://www.rainierinsure.com)

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# Fireworks Stands

Available in OR, WA and ID

## Coverage:

- ✓ \$1,000,000 Occurrence/ \$2,000,000 Aggregate General Liability
- ✓ \$5,000 Premises Medical
- ✓ If required by contract, includes one CG2011 Additional Insured for lessor of premises
- ✓ CG2012 - AI's for permitting agencies \$50 additional premium
- ✓ Other AI's will be considered

## Endorsements/Forms:

- ✓ CG2104 - Exclusion for Products/Completed Operations signatory
- ✓ CG2144 - Designated Premises Endorsement
- ✓ RAI0245 - Rainier Fireworks Stands Warranties apply

## Requirements:

- ✓ \$500 Fully Earned Minimum Premium
- ✓ Short Term policy (about 2 weeks)
- ✓ A photo or otherwise acceptable description of adjacent exposures
- ✓ Signed Application

**Send completed Acord app to:  
submissions@rainierinsure.com**

Note: This flyer is intended only to be a general description of coverage. Specific coverage, conditions and exclusions are given only in the policy contract itself.

KNOWLEDGE ★ COMMITMENT ★ RELIABILITY ★ SERVICE

- Providing individual risk underwriting by "thinking outside the box" for the past 20 years.
- Regionally owned and managed, with a focus on solid underwriting results.
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visit us at [www.rainierinsure.com](http://www.rainierinsure.com)

Phone: 800-522-6944 Fax: 800-772-2107

# Hired & Non-Owned Auto

## RAINIER INSURANCE COMPANY OFFERS HIRED & NON-OWNED AUTO LIABILITY COVERAGE

### Guidelines:

- Intended for the incidental exposures of our Package and Liability Insureds
- Provided by endorsement to the CGL section and is included in the General Liability Limits
- Both Hired and Non-Owned Auto coverages are provided on one endorsement
- Available for most classes of business where we provide General Liability

### Pricing / Limits:

- \$175 for \$500,000 / \$1,000,000 Limit
- \$225 for \$1,000,000 / \$2,000,000 Limit


### Ineligible Classes:

- Risks that have a commercial auto policy
- Caterers
- Churches, Religious Organizations & Social Service providers
- Clubs
- Consultants, Professionals Services & others with high-frequency travel
- Contractor Risks
- Couriers & Express Messengers
- Delivery Services
- Fast Food Restaurants & any restaurant with delivery service
- Florists
- Hotels & Motels
- Medical Equipment Supply Stores
- Non-Profits
- Real Estate Agents
- Schools
- Special Events
- Travel Agents & Tour Companies
- Truckers
- Warehouse Operations

**This is a partial list. Please check with your Rainier Underwriter for additional details.**

**Contact us at: 800-522-6944 or [www.rainierinsure.com](http://www.rainierinsure.com)**

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# Restaurant Program

**FAMILY STYLE - CAFES - DELIS - BED & BREAKFASTS**

**WITH LIQUOR LIABILITY AVAILABLE IN: OR, WA, ID & UT (up to 50%)**

## Property

- Policy Limits up to \$5,000,000
- RCV, Special Causes of Loss, Property Enhancement and Equipment Breakdown available
- Replacement Cost on BPP and Building available
- ACV and Basic available
- Theft coverage available

## General Liability

- Up to \$1,000,000 per Occurrence and \$2,000,000 General Aggregate
- Medical Expense up to \$5,000
- Hired/Non-Owned Auto available

## Liquor Liability (optional)

- Up to \$1,000,000 per occurrence and \$2,000,000 General Aggregate
- Liquor receipts less than 50% of total receipts
- \$500 minimum premium per location

## We Also Consider:

- Monoline (No monoline liquor)
- Older Properties
- Risks with losses but improved controls
- Risks with non-standard suppression systems that meet local code
- Risks with offsite events or catering exposures
- Risks in PCs 7-10

**For Fast, Efficient and Outstanding Service - Email submissions to: [submissions@rainierinsure.com](mailto:submissions@rainierinsure.com)**

1. Acord Application
2. Restaurant Supplement
3. Liquor Liability Supplement
4. Three Years of Current Valued Company Loss Runs

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## Optional - Property Enhancement Endorsement Available for Commercial Property—Special Form—ONLY

The following schedule is a summary of the increased Limits of Insurance and Additional Coverages available under the Property Enhancement Endorsement, CF 2001.

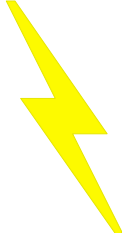
<u>Additional Coverages</u>	<u>Limits of Insurance</u>	
Fire Department Service Charge	\$5,000	
Employee Theft	\$5,000	
Lock and Key Replacement	\$1,000	
Arson Reward	\$5,000	
Recharging of Fire Extinguishers	\$2,000	
Inventory and Loss Adjustment Expense	\$2,500	
Building Ordinance or Law Coverage	5% of building limit to \$10,000	
Extra Expense	\$5,000	
Back-Up of Sewers and Drains	\$5,000	
<b>Spoilage (Effective July 2008)</b>	<b>\$2,500</b>	
<u>Coverage Extensions</u>		
Personal Effects and Property of Others	\$5,000	\$2,500 per Person)
Valuable Papers and Records	\$5,000	
Accounts Receivable	\$25,000	
Property Off Premises including Transportation	\$10,000	
Outdoor Property	\$5,000	(\$500 per Tree Plant or Shrub)
Outdoor Signs – Detached	\$2,500	
Electronic Data Processing Hardware, Data and Media	\$5,000	
Electronic Data Processing Extra Expense	\$5,000	
Money and Securities	\$2,000	(In and Out)

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For Marketing Information Contact Jim Brown  
[jbrown@rainierinsure.com](mailto:jbrown@rainierinsure.com)

**1-800-522-6944**

visit us at [www.rainierinsure.com](http://www.rainierinsure.com)

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# Latest Hit List

- 8 Unit Apartment Building: Package Policy
- U-Cut Christmas Tree Farm – Short Term: Monoline General Liability
- Christmas Tree Lots – Short Term: Monoline General Liability
- Mobile Home Park: Package Policy
- Coastal Resort with Cabins: Package Policy
- 46 Unit Motel: Package Policy
- Residential Care Facility: Monoline Property
- Property Owner of Large Schedule Habitational: Package Policy
- Boarding House: Package Policy
- Student Housing: Package Policy


## Rainier has developed new programs for:

- 1-10 Unit Apartment Buildings
- 10-20 Unit Apartment Buildings
- 1-4 Unit Family Dwellings
- Airplane Hangers
- Vacation Rental Dwellings

We are pleased to meet your needs for quality Surplus Lines Insurance and hope to exceed your expectations for targeted, efficient service.

**CONTACT US at 800-522-6944 or at [www.rainierinsure.com](http://www.rainierinsure.com)**

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# Remember Us For:

## High Value Boat Houses

- 72' and over
- Boat House written on Inland Marine forms
- General Liability written for Designated Premises Liability

## Airplane Hangars


- Privately owned Airplane Hangars
- Owner-occupied or Tenant-occupied for both Property & GL
- Designated Premises Liability - Excluding Products / Completed Operations
- Proof of Aircraft Liability in force required

## Vacation Rental Dwellings

- All Protection classes written, including PC 9 & 10
- Replacement Cost available
- Loss of Income available
- Property Enhancement Endorsement available
- Named Insured can be an LLC, Partnership, Business Entity or Individual

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# Let Rainier Cover Your Fall Events

**PUMPKIN PATCHES, CORN MAZES, HAYRIDES & CRAFT FAIRS**

\$500 Minimum Fully Earned Premium  
\$1 million occurrence / \$2 million aggregate

**Submit your Specialty Contractors to Rainier Insurance Company:**


- Carpet Cleaning
- Chimney Cleaning
- Landscaping
- Interior Painting
- Tile & Stone Work
- Window Cleaners
- Home Inspection
- Pest Control Services
- Septic Tank Systems Cleaning
- Lawn Maintenance
- Alarm Installers
- Tree Trimming & Removal

**Fall Tips to help you prepare your property for the winter ahead:**

- Furnace Inspection - Have furnace inspected by a HVAC professional
- Fireplace - Have a chimney sweep remove soot, creosote and nests
- Roof, Gutters & Downspouts - Inspect and clean out gutters and downspouts
- Smoke and Carbon Monoxide Detectors - Install and/or test current detectors
- Plumbing Freezes - Insulate exposed plumbing pipes to prevent freezing
- Landscaping & Outdoor Surfaces - Trim trees, seal driveways, and wood decks

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# Seasonal Operations


**LET US MAKE THIS SEASON EASY!**

- Christmas Tree Lots Pre-Cut - No GL Deductible - \$350 Fully Earned Minimum Premium
- Christmas Tree U-Cut Farms - \$500 Fully Earned Minimum Premium
- Christmas Light Installation - \$500 Fully Earned Minimum Premium
- One-day Holiday Events - \$350 Fully Earned Minimum Premium
- Craft Bazaars
  - One weekend - \$350 Fully Earned Minimum Premium
  - Longer than one weekend - \$500 Fully Earned Minimum Premium
- Christmas Tree Lighting - \$350 Fully Earned Minimum Premium
- Parades - \$500 Fully Earned Minimum Premium

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# Mobile Home Parks, Campgrounds & RV Parks

## Mobile Home Parks

- With and without tenant-occupied mobile homes
- Package terms available
- Additional amenities including swimming pools, laundry facilities and recreational buildings

## Campgrounds & RV Parks

- Campgrounds
- Recreational vehicle space rentals
- Additional amenities including LPG and gasoline sales, grocery sales and equipment rental


As always, our underwriters are here to assist you in determining eligibility. Please do not hesitate to contact us to discuss the risks you have.

**Call us at 800-522-6944**

**Send submissions to: [submissions@rainierinsure.com](mailto:submissions@rainierinsure.com)**

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# Medical Marijuana Dispensaries

Please read the following from Insurance Services Office, Inc. (ISO)

**This Bulletin has been created to help keep you informed of a current issue that may affect your Agents.**


“The number of dispensaries legally distributing marijuana for medical reasons has been increasing significantly in certain states such as California where state law generally permits use of marijuana for certain medical reasons. The U.S. Department of Justice distributed a memorandum addressed to U.S. State Attorneys General providing guidance and clarification to federal prosecutors in those states that have enacted laws authorizing the medical use of marijuana. The memorandum recognizes that state laws vary in terms of their provisions and extent of regulatory oversight. The Department’s focus is generally directed at using federal resources in investigating and prosecuting individuals other than those “whose actions are in clear and unambiguous compliance with existing state laws providing for the medical use of marijuana.” Potential concerns may involve insuring exposures related to such facilities in view of the continuing federal controlled substance act. However, while patients legally using a program will not be the target of the Justice Department, the Department has not provided clear guidance to program operators and state workers, nor has the Department offered blanket immunity to such workers.

Other potential concerns include dispensing marijuana to an already intoxicated individual and the use of the dispensed marijuana during work hours, although issues concerning this last point may not be unlike use of other prescription drugs during work hours. Reports indicate there are workers’ compensation related concerns, with regard to claimants seeking approval for use of medical marijuana for the treatment of work-related injuries, as well as employer-related issues such as frequency of use, physical locations for use, and the potential affect on drug-free workplace programs. A U.S. District Court judge in Michigan has reportedly decided that a law legalizing medical marijuana does not prohibit private businesses from firing employees for drug use. The National Conference of State Legislatures website (see [www.ncsl.org](http://www.ncsl.org)) includes state-specific information regarding the extent and applicability of the law regarding medical marijuana. **Reports indicate that federal law enforcement efforts are being stepped up in response to the operation of medical marijuana dispensaries, including prosecutors targeting landlords with civil seizure lawsuits against properties used to cultivate the drug.**” © Insurance Services Office, Inc., 2011

**Rainier is currently not a market for any Medical Marijuana Operations.**

**Contact us at: 800-522-6944 or [www.rainierinsure.com](http://www.rainierinsure.com)**

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## SUBMISSIONS



For the **BEST** and **Fastest Service Possible**

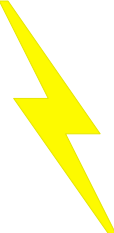
Send all new business submissions to:  
**submissions@rainierinsure.com**

You will receive an automatic confirmation;  
and know we will begin processing your  
application

For Marketing Information Contact Jim Brown  
jbrown@redshield.com

**1-800-522-6944**

visit us at [www.rainierinsure.com](http://www.rainierinsure.com)

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**RAINIER INSURANCE COMPANY**

# EQUIPMENT BREAKDOWN PROTECTION

## A Comprehensive Guide to Boiler & Machinery Insurance



### EQUIPMENT

### CAUSES OF LOSS

<ul style="list-style-type: none"> <li>▪ Boilers and fired pressure vessels</li> </ul>	<ul style="list-style-type: none"> <li>▪ Rupture/bursting/cracking due to overpressure, control failure, low water level, overheating</li> </ul>
<ul style="list-style-type: none"> <li>▪ Unfired vessels (hot water tanks, air tanks, cookers, process vessels)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Rupture/bulging/cracking due to overpressure, thinning of metal, vacuum collapse</li> </ul>
<ul style="list-style-type: none"> <li>▪ Refrigerating and air conditioning, vessels and piping</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cracking/rupture due to vibration, support failure</li> </ul>
<ul style="list-style-type: none"> <li>▪ Piping (steam, air, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Rupture/cracking due to vibration, support failure</li> </ul>
<ul style="list-style-type: none"> <li>▪ Electrical motors, generators and other rotating electrical equipment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Electrical burnout/burned bearings due to line surge, excessive moisture, brittle insulation, ventilation problems</li> </ul>
<ul style="list-style-type: none"> <li>▪ Centrifugal compressors, pumps, fans, blowers</li> </ul>	<ul style="list-style-type: none"> <li>▪ Electrical burnout/burned bearings due to misalignment, loss of lubrication, overspeed</li> </ul>
<ul style="list-style-type: none"> <li>▪ Reciprocating compressors, pumps, internal combustion engines</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cylinder/shaft damage/rod or valve breakage due to liquid slugging, contaminated oil, seizing</li> </ul>
<ul style="list-style-type: none"> <li>▪ Turbines</li> </ul>	<ul style="list-style-type: none"> <li>▪ Blading/shaft/jacket/frame damage due to shroud ring failure, imbalance, progressive cracking, and overspeed</li> </ul>
<ul style="list-style-type: none"> <li>▪ Gears, gear sets</li> </ul>	<ul style="list-style-type: none"> <li>▪ Broken teeth/burned bearings due to vibration, misalignment, metal fatigue, contaminated oil</li> </ul>
<ul style="list-style-type: none"> <li>▪ Miscellaneous machines (paper machines, hydraulic presses, extruders, production machines)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Breaking of moving parts/frame damage due to metal fatigue, thinning of parts under pressure</li> </ul>
<ul style="list-style-type: none"> <li>▪ Transformers</li> </ul>	<ul style="list-style-type: none"> <li>▪ Electrical burnout, line surge, excessive moisture, overload, dirty environment</li> </ul>
<ul style="list-style-type: none"> <li>▪ Miscellaneous electrical apparatus (switchboards, cables, bus ducts, circuit breakers)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Electrical burnout, line surge, excessive moisture, overload, dirty environment, loose connections</li> </ul>
<ul style="list-style-type: none"> <li>▪ Air Conditioning units, small refrigerating and compressing units</li> </ul>	<ul style="list-style-type: none"> <li>▪ Refer to comments above related to particular components of the units: motors, etc.</li> </ul>

# AT-A-GLANCE EQUIPMENT AND COVERAGE GUIDE

All too often, when Boiler & Machinery is considered, only Boiler & Property Damage exposures get insured. A quick glance at this Equipment and Coverage Guide will show how many other exposures may have been overlooked. Rainier has one of the most up-to-date comprehensive coverages in the industry and can provide the total coverage needed for your customers. Use this guide to determine the needs of your customers today and call us. If you have a business you do not see on our list, we can help with that, too.

- Usually Found
- Occasionally Found
- ✕ Potential Coverage Needed

## TYPE OF ESTABLISHMENT

TYPE OF ESTABLISHMENT	BOILER (PRESSURE VESSELS)				AND MACHINERY								OTHER COVERAGE NEEDS		
	Heating Boilers	High Pressure Boilers	Pressure Vessels (non-process)	Process Vessels	Air Conditioning Equipment	Refrigeration Equipment	Motors, Generators	Transformers	Electrical Apparatus	Pumps, Compressors	Engines, Turbines	Production Machinery	Business Interruption	Spoilage (consequential damage)	Extra Expense
Apartment Buildings	●		●		●		○	○	●	○			✕		✕
Arenas	●		●		●	○	●	○	●	●			✕	✕	✕
Artist & Drafting Supply	○		●		●		○		●	○			✕		✕
Barber Shop	○		○		●				●				✕		✕
Book Store	○		●		●		○	○	●	○			✕		✕
Churches	●		●		○		○		●	○			✕		✕
Coffee/Tea/Spice Shop	○		●		●		○	○	●	○			✕	✕	✕
Condominiums	●		●		●		○	○	●	○			✕		✕
Convenience Store	○		●		●	○	○	○	●	○			✕	✕	✕
Country Clubs	●		●		●	●	○		●	●			✕	✕	✕
Drug Store	●		●		●		○		●	○			✕	✕	✕
Dry Cleaner	○	●		○	○			○	●	●			✕		✕
Florist/Greenhouse	●	○	○		○	○	●		●				✕	✕	✕
Furniture Store Under 10,000 sq. ft.	●		●		●		○		●	○			✕		✕
Gift Shop	●		●		●		○		●	○			✕		✕
Hotels	●	○	●		●	●	○	○	●	○			✕	✕	✕
Marinas	●		●		○		○		●	○			✕		✕
Medical Offices	●		○		●				●	○			✕	✕	✕
Motels	●		●		●		○		●	○			✕		✕
Non-Profit Buildings	●		●		●	○	●	○	●	○	○		✕		✕

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TYPE OF ESTABLISHMENT	BOILER (PRESSURE VESSELS)				AND MACHINERY								OTHER COVERAGE NEEDS		
	Heating Boilers	High Pressure Boilers	Pressure Vessels (non-process)	Process Vessels	Air Conditioning Equipment	Refrigeration Equipment	Motors, Generators	Transformers	Electrical Apparatus	Pumps, Compressors	Engines, Turbines	Production Machinery	Business Interruption	Spoilage (consequential damage)	Extra Expense
Offices and Office Buildings	●		●		●	○	●	○	●	○	○		✕		✕
Real Estate	●	○	●		●	●	●	○	●	○			✕	✕	✕
Restaurant	●		●		●	●		○	●				✕	✕	✕
Retail/Store NOC	○		●		●	○	○	○	●	○			✕	✕	✕
Shopping Centers	●		●		●	○	○	●	●	○			✕		✕
Stores	○		●		●	○	○	○	●	○			✕		✕
Warehouse	○		●				○	○	●				✕		✕

Geographic location and variations within a type of business may affect the type and scope of equipment a business may have.

\* Examples: Machine Shops, Hardware, Cutlery, Electrical Fixtures, Locks, Paper Boxes.

## Contact Info

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.