







E&S Coastal Businessowners Policy Appetite Guide

Covered Perils: Wind & Hail, All Other Perils, General Liability

Deductibles: variable based on class, construction, year built and distance to coast

-  Wind & Hail: 1% | 2% | 5% | 10%
-  Named Storm: 1% | 2% | 3% | 5% | 10%
-  Property: \$2,500 | \$5,000 | \$7,500 | \$10,000
-  Liability: None | \$250 | \$500 | \$1,000 | \$2,500

Coverage Map



Limits (Maximum TIV \$3.5M - Bldg/BPP)

Building	Owner Occupied	\$250,000 - \$3,000,000
	Tenant Occupied	\$0 - \$3,000,000
	Lessors Risk	\$250,000 - \$3,000,000
Business Personal Property	Owner Occupied	\$50,000 - \$1,000,000
	Tenant Occupied	\$50,000 - \$1,000,000
	Lessors Risk	\$25,000 - \$250,000
Business Income	Included (<i>sublimits apply by state, construction and DTC</i>)	
Liability & Medical Expense	\$2M / \$2M / \$4M	
Property Damage Liability	Per Occurrence	

Lessors Risk

Revenue	Payroll	Square Footage Cap	Sales
\$5M	\$2M	50K	\$20M - Account \$10M location
✓ Single occupancy LRO (select the applicable class of the building occupant/tenant)		✓ Multiple occupancy LRO - Office building with restaurant - use restaurant regardless of % of total floor area - Office building or strip center other than restaurant - use largest occupant classification (by square footage)	

Special conditions: must be an eligible class to qualify; no residential occupancy; tenant not included as part of LRO policy unless tenant is an eligible class (does not apply to tenants with 10% or less occupancy of total floor area)

Contractors

Limits	Revenue	Payroll	Square Footage Cap	Sales
\$1M/\$1M/\$1M	\$5M	\$2M	50k	\$20M account \$10 location <i>(up to 30% may be subcontracted costs)</i>
✓ Air conditioning systems sales, installation and repair			✓ Appliance and accessories installation and repair	
✓ Carpentry <i>(construction 3 stories or less & interior)</i>			✓ Carpet, rug, furniture, or upholstery cleaning <i>(customer's premises only)</i>	
✓ Ceiling or Wall Installation - Metal <i>(other than metal should be classified as drywall/wallboard installation or carpentry)</i>			✓ Door, Window, or Assembled Millwork Installation - Metal <i>(other than metal should be classified as Carpentry) (no overhead or garage doors)</i>	
✓ Driveway, parking area or sidewalk paving/repaving <i>(no clearing of right-of-way, rock excavation, filling or grading of land)</i>			✓ Drywall or wallboard installation	
✓ Electrical work <i>(interior only) (no high voltage work {over 480 volts} or work with utility company substations distribution or transmission lines)</i>			✓ Fence installation	
✓ Floor covering installation <i>(no ceramic tile or stone)</i>			✓ Furniture / Fixtures installation <i>(in offices or stores only)</i>	
✓ Glass & Glaziers - sales and installation <i>(includes bending, grinding, beveling or silvering of plate glass)</i>			✓ Heating and air conditioning sales, installation and repair <i>(no liquefied petroleum gas (LPGs))</i>	
✓ House furnishings installation <i>(includes incidental upholstery and floor covering)</i>			✓ Interior decorators	
✓ Landscape gardening <i>(no tree services, removal, or excavation)</i>			✓ Lawn sprinkler installation	
✓ Masonry work <i>(shop only)</i>			✓ Painting <i>(interior & exterior - 3 stories or less)</i>	
✓ Plastering or stucco work			✓ Plumbing <i>(no design or repair of sprinkler systems or boilers)</i>	
✓ Refrigeration systems & equipment sales, installation and repair <i>(commercial only)</i>			✓ Residential cleaning services	
✓ Sign painting and lettering <i>(interior only - no spray painting)</i>			✓ Tile, stone, marble, mosaic, or terrazzo work <i>(interior only)</i>	
✓ Window cleaning <i>(3 stories or less)</i>				

Special Conditions: no violations/fines in the last 3 years; hired and non-owned auto is not available; Snow Plow Product/Completed Operations available; must be incidental to business (<20% annual income) and all snow plowing work is incidental

Ineligible: businesses that use cranes within their operation; businesses that install, repair, or service hot tubs or pools; asbestos abatement, foundation or structural work, installing, design or repair of commercial cooking (AES 300) extinguishing services; installing, repairing, or servicing any of the following: burglar alarm systems, automatic fire extinguishing or protection systems, fire extinguishers, elevators, escalators, computers, school or playground perimeter fencing; fences at airports; electrified fences, fences constructed with straight line or crossed razor wire; fences constructed with razor barbed wire or concertina wire; installing, work at heights over 3 stories; rental or leasing equipment to others

Office or Professional Services | Office Condominium

Limits	Revenue	Payroll	Square Footage Cap	Sales
\$2M/\$4M/\$4M	\$5M	\$2M	50k	\$20M account \$10M location
✓ Accounting, bookkeeping, and payroll			✓ Advertising and related services	
✓ Condominium associations			✓ Inspection and appraisal companies <i>(insurance and valuation purposes)</i>	
✓ Insurance agents			✓ Interior decorators	
✓ Law offices			✓ Real estate and title agents <i>(no property management/development firms)</i>	
✓ Ticketing agencies			✓ Title agents	
✓ Veterinarian offices			✓ Water companies	

Special conditions: Office condominium associations in GA limits \$1M/\$2M/\$2M; maximum of 6 stories

Mercantile / Retail

Limit	Revenue	Payroll	Square Footage Cap	Sales
\$2M/\$4M/\$4M	\$5M	\$2M	50k	\$20M account \$10 location (<75% online sales)
✓ A/C equipment dealer (Limit \$1M/\$1M/\$1M)			✓ Appliance stores (<i>household, radio, tv, phonograph</i>) (Limit \$1M/\$1M/\$1M)	
✓ Army and Navy stores (Limit \$1M/\$1M/\$1M)			✓ Art galleries (Limit \$1M/\$1M/\$1M)	
✓ Auctions and Auctioneers (Limit \$1M/\$1M/\$1M)			✓ Automotive parts and supplies (<i>including tires</i>) (Limit \$1M/\$1M/\$1M) (<i>no rebuilt or used parts</i>)	
✓ Bakeries (<i>no baking on premises</i>) (Limit \$1M/\$1M/\$1M)			✓ Bicycle repair, maintenance, retail (Limit \$1M/\$1M/\$1M)	
✓ Books, magazines, bookbinding and printing supplies (Limit \$1M/\$1M/\$1M)			✓ Building materials (<i>contractors equipment dealers</i>) (Limit \$1M/\$1M/\$1M) (<i>no rebuilt or used materials</i>)	
✓ Camera & photographic equipment (Limit \$1M/\$1M/\$1M)			✓ Candy or confectionery stores (Limit \$1M/\$1M/\$1M)	
✓ Catalog or premium coupon redemption stores (Limit \$1M/\$1M/\$1M)			✓ Ceramics stores	
✓ Clothing, shoes and apparel stores (<i>including leather, hide, & wigs</i>)			✓ Collectibles & memorabilia	
✓ Computer and electronics stores			✓ Cosmetics and beauty supplies	
✓ Dairy products or butter and egg stores (<i>including ice cream</i>)			✓ Delicatessen retail grocery and meats (<i>use fast food, or limited cooking restaurant if deli restaurant</i>)	
✓ Department stores			✓ Drug and pharmaceutical stores	
✓ Dry goods dealers (<i>fabrics, yarn, & pierce goods - new only</i>)			✓ Electrical lighting stores	
✓ Equipment, fixtures, or supplies distributors (<i>office, store, restaurant, bars, & hotel</i>)			✓ Fabric stores	
✓ Feed, grain, hay or straw dealers, seed merchants			✓ Fence dealers	
✓ Floor covering stores			✓ Florists	
✓ Fruit or vegetable dealers			✓ Furniture and home furnishing stores	
✓ Gardening, hardware and home improvement stores (<i>no rebuilt or used parts</i>)			✓ Gift shops	
✓ Glass and glaziers stores			✓ Hearing aid stores	
✓ Hobby, craft, artist supplies, painting, picture or frame			✓ Janitorial supplies	
✓ Jewelry stores			✓ Junk dealers	
✓ Locksmiths			✓ Luggage goods stores	
✓ Mail order houses			✓ Meat, fish, poultry, or seafood stores (<i>no cutting of meat</i>)	
✓ Music, musical instrument stores			✓ Newsstands	
✓ Office machines or appliances (<i>no repair</i>)			✓ Optical goods	
✓ Paint, wallpaper or wall covering stores			✓ Pet stores	
✓ Sporting goods or athletic equipment			✓ Stationery or paper products	
✓ Trophy stores			✓ Variety stores (<i>discount goods</i>)	
✓ Video sales & rental stores				

Special Conditions: no manufacturing; central station alarm required if BPP >\$500k; inventory required 100% insured to value; maximum of 3 stories

Ineligible: selling, manufacturing, importing or repackaging/relabeling products under insured's name; rental of tools, machinery or equipment; tobacconists, adult themed; pawn shops; check cashing; sale of antiques; 24-hour operations; off-premises warehousing; self-storage; convenience stores; grocery stores; 100% drop-ship

Processing or Services

Limits	Revenue	Payroll	Square Footage Cap	Sales
\$2M/\$4M/\$4M	\$5M	\$2M	50k	\$20M account \$10M location
✓ Appliance & accessories - installation, servicing, or repair (household, office, camera, radio, TV, etc.)		✓ Bakeries (with baking on premises)		
✓ Copying and duplicating stores		✓ Engraving		
✓ Funeral homes or chapels		✓ Jewelry repair		
✓ Laundromat, laundry and dry cleaning		✓ Lithographing		
✓ Mail box or packaging stores		✓ Photoengraving		
✓ Photographers		✓ Printing		
✓ Shoe repair		✓ Tailoring or dressmaking		
✓ Television or radio receiving set installation or repair				

Special conditions: no manufacturing; central station alarm required if BPP >\$500k; maximum of 3 stories

Ineligible: day spas; schools; massage or bodywork services including tanning, tattoo, and medispas; waxing services behind screens/curtains/closed doors

Restaurant

Limits	Revenue	Payroll	Square Footage Cap	Sales
\$1M/\$1M/\$1M	\$5M	\$2M	25k	\$10M account \$5M location (up to 33% may be catering; no more than 50% alcohol sales)
✓ Casual dining - Bistros, brasseries, and cafes - Diners - Family-style restaurants		✓ Fine dining		
✓ Fast food - Cafes - Cafeteria style - buffet - Chicken - Concession stands / snack bars - Delicatessens and sandwich shops - Donut shops - Drive-ins / service in car - Drug stores - Hamburger / malt shops - Hotdog shops - Oriental style - Other ethnic style - Pizza shops - Roast beef - Seafood - Take out only		✓ Limited Cooking - Cafes - Coffee bars or shops - Concession stands / snack bars - Delicatessen and sandwich shops - Donut shops - Drive ins / service in car - Drug stores - Ice cream and yogurt stores - Pizza shops - Salad bars - Take out only		

Special conditions: hired and non-owned auto is not available; UL 300 wet ANSUL system required; must be 100% sprinklered & have automatic cooking & exhaust extinguishing system; maximum of 3 stories; minimum of 3 years open; no claims (open or closed) in last 3 years.

Ineligible risks: entertainment stages, including karaoke, bar games, trivia, dancing, etc (incidental single musician permitted); liquid nitrogen usage; hibachi-style tabletop cooking; boat docks; billiards or darts

Wholesale / Distributors

Limits	Revenue	Payroll	Square Footage Cap	Sales
\$1M/\$1M/\$1M	\$5M	\$2M	50k	\$20M account \$10M location
✓ Air conditioning and HVAC equipment			✓ Appliance (<i>household, home furnishings, radio, TV, etc</i>)	
✓ Automobile parts and supplies			✓ Bakeries (<i>no baking on premises</i>)	
✓ Barber or beauty shop supplies (<i>no re-packaging or re-labeling</i>)			✓ Bookbinding and printing supplies	
✓ Clothing and apparel			✓ Collectibles and memorabilia	
✓ Fabric			✓ Floor covering	
✓ Florists			✓ Fruits or vegetable	
✓ Gardening and light farming supply			✓ Grocery	
✓ Hardware and tools			✓ Hearing aid	
✓ Hobby, craft, or artists' supply			✓ Janitorial supplies	
✓ Jewelry			✓ Meat, fish, poultry, or seafood (Limit \$1M/\$2-3M/\$2M) (<i>no cutting of meat</i>)	
✓ Office machines or appliances			✓ Optical goods	
✓ Refrigeration equipment			✓ Stationery or paper products	
✓ Tobacco products			✓ Toys	

Special conditions: central station alarm required if BPP >\$500k; inventory; inventory required 100% insured to value; direct import from foreign manufacturer requires valid U.S. products liability policy; retail space must be <33% of location square footage; maximum of 3 stories

Ineligible: selling, manufacturing, importing or repackaging/relabeling products under insured's name; 100% drop-ship

General Eligibility Guidelines

Properties located 1/2 mile from the coast are ineligible

All locations and operations must be scheduled - we do not write partial operations

100% Insurance to Value required for building and business personal property; minimum \$500,000 building value for occupant owner; coinsurance applies if underinsured; 3% inflation guard applies at renewal

Risks with up to 50 employees are eligible

Buildings up to 20 years old are eligible; between 20 -30 years requires roof updated within the last 15 years; over 30 years requires full system updates within the last 15 years (roof, plumbing, electrical, HVAC). Does not apply to contents only

Roof must be in Excellent, Good, or Fair condition (3rd party roof scoring tool); ACV applies for Poor roof condition; Severe roof condition is ineligible.

Maximum # of stories does not apply to tenants only not seeking building coverage; building must be fully sprinklered with two means of egress.

No more than 3 claims in the past 5 years, no loss exceeding \$20,000 (excluding catastrophe losses)

Prior continuous coverage required for the past 3 years (unless new venture), with no cancellations or non-renewals

No storage of inventory, business personal property, or personal property of others in a public warehouse

All locations must close for business by 1:00 A.M

Seasonal or Vacant buildings (more than 60 days) are not eligible for any coverage

Minimum earned premium of 20% applies; policy & inspection fees vary by state

Optional Coverages: Cyber, Terrorism, Earthquake (SC only), Sinkhole (FL only)

E&S BOP Appetite Guide

Enhancement Packages

Description	Base Policy	Increased Limits	Business Owners	Contractors	Lessors Risk	Restaurant
Accounts Receivable	\$10,000 <i>on premises</i> \$5,000 <i>off premises</i>	\$25,000 <i>on premises</i> \$5,000 <i>off premises</i>	✓	✓	✓	✓
Appurtenant Structures	None	\$50,000	✓	✓	✓	✓
Business Personal Property	\$10,000	✓	✓	✓	✓	✓
Debris Removal	25% or \$250,000	25% or \$1M	✓	✓	✓	✓
Dishonesty	\$10,000	✓	✓	✓	✓	\$25,000
Electronic Data	\$10,000	\$25,000	✓	✓	✓	✓
Extension of Supplemental Payments	\$250	\$1,000	✓	✓	✓	✓
Fine Arts	\$10,000	✓	✓	✓	✓	✓
Fire Department Service Charge	\$2,500	\$25,000	✓	✓	✓	✓
Fire Extinguisher Systems Recharge	\$5,000	\$25,000	✓	✓	✓	✓
Improvements & Betterments	\$50,000	✓	✓	✓	✓	✓
Money Orders & Counterfeit Money	\$1,000	\$10,000	✓	✓	✓	✓
Movable Equipment & Inventory (<i>in the open</i>)	\$10,000	✓	✓	✓	✓	✓
Newly Acquired or Constructed Property	Bldg: \$250,000 <i>per bldg</i> BPP \$100,000 <i>per bldg</i>	Bldg: \$300,000 <i>per bldg</i> BPP \$250,000 <i>per bldg</i>	✓	✓	✓	✓
Ordinance or Law (Cov A / B / C)	\$100% or \$250,000 / 10% / 5%	✓	✓	✓	✓	✓
Ordinary Payroll	1 month	✓	✓	✓	✓	✓
Outdoor Property	\$2,500 (<i>\$1,000 limit per tree, shrub, or plant</i>)	\$10,000 (<i>\$2,500 limit per tree, shrub, or plant</i>)	✓	✓	✓	✓
Outdoor Signs	\$25,000	✓	✓	✓	✓	✓
Period of Indemnity	30 Days	180 Days	✓	✓	✓	✓
Personal Property Off-Premises	\$10,000	✓	✓	✓	✓	✓
Personal Effects & Property of Others	\$2,500	\$10,000	✓	✓	✓	✓
Property "In-Transit" (loading/unloading)	\$25,000	✓	✓	✓	✓	✓
Property Limit - Theft	\$2,500 - furs, jewelry, watches, precious stones, gold, silver, etc. patterns, dies, molds, & forms	\$5,000 - furs jewelry, watches, precious stones, gold, silver, etc \$10,000 - patterns dies, molds, & forms	✓	✓	✓	✓
Seasonal Inventory	50%	✓	✓	✓	✓	✓
Sewer or Water Backup	\$15,000	✓	✓	✓	✓	✓
Spoilage	\$5,000	\$5,000	✓	✓	✓	\$25,000
Tenant's Glass	\$5,000	✓	✓	✓	✓	✓
Valuable Papers and Records	\$10,000 <i>on premises</i> \$5,000 <i>off premises</i>	\$25,000 <i>on premises</i> \$5,000 <i>off premises</i>	✓	✓	✓	✓

Additional Insureds

Type	Fee
Additional Insured - Controlling Interest	\$0
Additional Insured - Co-Owner of Insured Premises	\$0
Additional Insured - Mortgagee, Assignee or Receiver	\$0
Additional Insured - Owner or Lessor of Leased Land	\$0
Additional Insured - Loss Payable	\$0
Additional Insured - Building Owner	\$0
First, Second, and 3rd Mortgagee	\$0
Additional Insured - Lessor of Leased Equipment	\$250
Additional Insured - State or Political Subdivision - Premises Permits	\$250
Additional Insured - Engineers, Architects or Surveyors	\$250
Additional Insured - AI Requirement	\$250
Additional Insured - Designated Person or Organization	\$250
Additional Insured - Lessor of Premises	\$250
Additional Insured - Vendor	\$250

Payment Options

Payment Plan	Down Payment	Installment
Full	100%	-
2-pay	60%	1 @ 40%
4-pay	34%	3 @ 22%
Mortgagee billed	100%	-

Automatic withdrawal is also available for payment plans
 Premium finance is not eligible
 Mortgagee billed policies must be paid no later than 15 days from effective date
 Installment fee of \$5 for ACH | \$5 for credit card | \$29 NSF fee

Contact Us



Payment Address: Dept 0958, PO Box 120958, Dallas, TX 75312
 Overnight Address: Box 890958 1501 North Plano Road Richardson, TX 75081



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