



# COMMERCIAL SPECIALTY PACKAGE PRODUCTS

**Westchester Small Business** offers a variety of competitive and comprehensive property and casualty package products for small to medium-sized businesses. We promise to provide outstanding speed and with same day service.

- ✓ Up to \$5M in Property coverage available, written on a Business owners form for most classes!
- ✓ Standard optional coverages include EPLI, Hired and Non-owned Auto and Abuse & Molestation.
- ✓ Ability to tailor your policy with competitively priced, specialized coverages such as Foreign Liability, Privacy Liability & Data Breach and Pollution Liability.
- ✓ Streamlined renewal processing helps you retain your book.
- ✓ Easy and fast online tool allows you to quote and issue our products for additional commission!
- ✓ Wholesale exclusive market.

## Vacant Building/Vacant Land

Property and General Liability on a package or monoline basis. Our broad appetite includes completely vacant, partially vacant commercial and residential properties.

- Renovations valued up to \$250,000.
- No length of vacancy restriction.
- Special Form and Replacement Cost coverage.
- Three, six, nine month terms are available as well as annual policies.

## Artisan Contractors

Our focus is small to medium-sized contractors, with over 35 eligible classes. Risks can generate up to \$500,000 in payroll and \$1M in sales, and have up to 50% subcontracted work.

- Blanket Additional Insured form automatically included at no cost.
- Primary/noncontributory wording and waiver of subrogation can be added.
- Premier Craftsman Endorsement provides coverage for tools, installation floater and property of others for \$150.

## 1-4 Family Dwellings

Coverage for single and multi-family dwellings, and residential condo unit owners leased to others.

- Multi-family dwellings can include an owner-occupied unit.
- Risks with average or better credit are eligible for preferred pricing.
- Single locations, as well as schedules, are eligible.
- Loss of Income coverage included.
- Up to \$1 million in TIV is eligible, per subject location.

## Liquor Liability

Targets a broad range of hospitality risks, including restaurants, retail/convenience/liquor stores, private fraternal clubs, caterers and more.

- There is no cap on alcohol sales.
- Risks with bouncers and entertainers are eligible.
- Full Assault & Battery coverage is either included or available for an additional charge.
- Defense cost outside limits.
- Both licensed and unlicensed exposures can be handled, with limits up to \$1M/\$2M.

## Special Events

Provides General Liability and/or Liquor Liability for one day or multi-day events, including parties, concerts, trade shows, sporting events, parades, fundraisers, weddings and more.

- Up to \$3M/\$3M limits on eligible events.
- First additional insured at no charge.
- Coverage included for volunteers.
- Host pricing available for up to 500 attendees.

## Churches\*

A comprehensive package coverage for churches/houses of worship, with no restriction on denomination. Risks can occupy up to 30,000 square feet, and have up to 1,000 active members.

- Coverage options include Counseling Services Professional Liability and Abuse & Molestation\*\* Liability up to policy limits.
- Incidental operations including parsonages, food banks, youth programs, thrift stores and shelters are eligible.

## Lessor's Risk

Preferred low-hazard occupancies include service, retail, office, and apartments with mixed mercantile, as well as restaurants with acceptable fire protection measures.

- Eligible risks can be up to three stories in height.
- Commercial risks up to 25,000 square feet.

## Community Associations\*

We target homeowner associations, with preferred pricing provided on risks with 500 units or less. Our package includes:

- General Liability.
- Property coverage for association features such as clubhouses, fences, lighting, mailboxes, signs and sheds. Amenities such as pools, tennis courts, playgrounds, lakes and ponds are permitted.

## Social Services\*

Broad coverage for non-profit operations providing services including counseling and referral services, youth community programs, vocational workshops, shelters/transitional housing, thrift stores and historical/horticultural societies.

- Social Services Professional Liability offered.
- Abuse & Molestation\*\* Liability up to policy limits.

## Restaurants

We are targeting restaurants with less than 30% alcohol sales with less than \$6,000,000 in annual sales:

- New ventures are eligible.
- General Liability and Property coverage is available.

## Health or Exercise Facilities

A package policy for health or exercise centers including commercial gyms, yoga studios, and cross fit centers.

- On-staff personal trainers are included.
- Abuse and Molestation\*\* and Professional Liability coverage is available on select accounts.
- On-site child-sitting services are acceptable.

## Professional Office, Service & Retail\*

Broad appetite with over 100 available classes including medical offices, insurance agencies, photographers, beauty salons, barber shops, gift shops, and many more.

## Commercial Umbrella

We provide coverage over General Liability, Auto Liability, and Employers Liability.

- Coverage is available standalone on most classes, or over our primary policy.
- Close to 300 eligible classes.
- Coverage is written on admitted paper.
- Policy limits up to \$5 million available, with a \$500 minimum premium per layer.

**\*Management Liability (D&O) and Professional Liability (E&O) available**

Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [chubb.com](http://chubb.com). All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.