

WHOLESALE

Product Offerings

Obtain a quote for under the following classifications:

Description	Class Code	Rating Basis
Air Conditioning/Heating Equipment – Wholesale	50581	Sales
Appliance – Household and Home Furnishing – Wholesale	50581	Sales
Auto Parts and Supplies – Wholesale	50111	Sales
Bakeries – Wholesale – No baking on premises	50141	Sales
Barber or Beauty Shop Supplies – Wholesale	50171	Sales
Equipment, Fixtures or Supplies – Office and Store Equipment – Wholesale	50813	Sales
Florist – Wholesale	50381	Sales
Gardening – Wholesale	50471	Sales
Hardware and Tools – Wholesale	50501	Sales
Heating/Air Conditioning Equipment – Wholesale	50581	Sales
Hobby, Craft or Artists' Supply – Wholesale	50641	Sales
Janitorial Supply – Wholesale	50651	Sales
Jewelry – Costume & Precious – Wholesale	50661	Sales
Optical Goods – Wholesale	50721	Sales
Refrigeration Systems or Equipment – Wholesale	50081	Sales
Stationery or Paper Products – Wholesale	50801	Sales
Water Bottling – Wholesaler	50481	Sales
Wholesaler – no food or drink – not otherwise classified	59999	Sales

Additional Coverage Options

- Foreign Liability Coverages
 - Accidental death & dismemberment (\$50,000 limit)
 - Medical coverage (\$10,000 limit)
 - Contingent auto liability (\$1M limit)
 - Property (\$25,000)
 - Premises liability (\$1M occurrence/GL aggregate)
 - Products and completed operations Liability (GL aggregate)
 - Natural disaster evacuation (\$2,500 per person/\$10,000 policy limit)
 - Kidnap and extortion (\$250,000 limit)
- Employment Practices Liability
 - Limits up to \$100,000
- Privacy Liability & Data Breach Insurance
 - Limits up to \$100,000

Underwriting Guidelines

- Up to 35,000 square feet
- Up to \$6M in total revenue
- No product specifically sold or rented to children

Key Features

- Business owners package coverage form that automatically includes over 15 unique coverage enhancements
- Up to \$5M in total property values
- Business Income coverage offered on an Actual Loss Sustained basis
- Up to \$1M/\$2M in General Liability limits
- \$500 premium for \$1M umbrella available

Quote and Issue in minutes with Fast TrackSM

Send submissions to: micropc@westchester.com
or call 888-762-9223

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