

# Small Commercial Lines



Westchester Small Business offers a variety of competitive insurance solutions for small businesses offered on a non-admitted basis. Coverage options can include General Liability, Property, Package (General Liability/Property) and Umbrella.

## Coverage Options Available:

- General Liability: \$1M occurrence/\$2M aggregate limits.
  - Standard optional coverages include Hired and Non-owned Auto Liability.
- Umbrella: Available limits of \$1M to \$5M.
- Property: Up to \$2.5M TIV for most classes and states.
  - Ability to offer Special cause of loss form & Replacement Cost for eligible buildings constructed 1900 or later; can consider property constructed prior to 1900 on a Functional Replacement Cost basis.\*

## Why Westchester Small Business?

- Mono-line coverage premium starting at \$500\*\*; Package premium starting at \$1,000.
- New ventures are eligible.
- Dedicated Underwriting Team that often can provide same day turnaround.
- Wholesale exclusive market.

## Areas of Specialty:

### Vacant Land/Vacant Buildings

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 \$1,000,000.\*\*\*
- No length of vacancy restriction.
- Special Form and Replacement Cost coverage.
- Three, six, nine month terms are available as well as annual policies.

### Lessor's Risk Only (LRO)

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

- Commercial risks up to 25,000 square feet.
- Can consider mixed occupancy.
- Eligible risks can be up to four stories in height.

## Artisan Contractors

Our focus is small to medium-sized contractors, with over 35 eligible classes. Risks can generate up to \$500,000 in payroll, \$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 available.
- Premier Craftsman Endorsement provides coverage for tools, installation floater and property of others.

## Habitational

Coverage for single, multi-family dwellings (up to four units), and residential condo unit owners leased to others.

- Multi-family dwellings can include an owner-occupied unit.
- Up to \$1 million in TIV is eligible, per subject location.
- Loss of Income coverage available.

## Umbrella

We can provide coverage over General Liability, Auto Liability/HNOA, Employers Liability and Employee Benefits Liability.

- Coverage is available standalone/unsupported on most classes or over a Westchester Small Business primary policy.
- Close to 300 eligible classes.
- Policy limits up to \$5 million available, with minimum premium starting at \$500 per layer.

### Additional Small Commercial Products Available

Please visit [www.westchester.com](http://www.westchester.com) or contact our Westchester Business Development Team for more information.

\*Eligible property constructed between 1850 – 1899 written on Functional Replacement Cost basis

\*\*\$500 minimum policy premium for certain classes

\*\*\*\$1,000,000 Renovation Costs available through Westchester Small Business underwriter review

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