



# Introduction to Attune

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Lael Chappell – Broker Engagement Lead

# Small Business Insurance Challenge

Getting insurance for a small business challenging, and often, the small business is not getting the product it truly needs.



Time consuming and cumbersome application process for the small business and agent



Inconsistent appetites, portals and premium requirements makes carrier management difficult



Products have been standardized and not tailored for the small business risk profile

# Small Business – A Large & Loyal Customer Base

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The belief that small businesses are the backbone of the U.S. economy may be the only thing our politicians can agree on.

**28.8M**

Number of small businesses in the U.S.  
representing 99.7% of all U.S. businesses (*SBA*)

**\$100B**

Approximate size of U.S. small business  
insurance market (*Conning*)

**94%**

Loyal customer base – 94% of small businesses  
renewed their insurance coverage with the same  
carrier (*McKinsey*)

# About Attune

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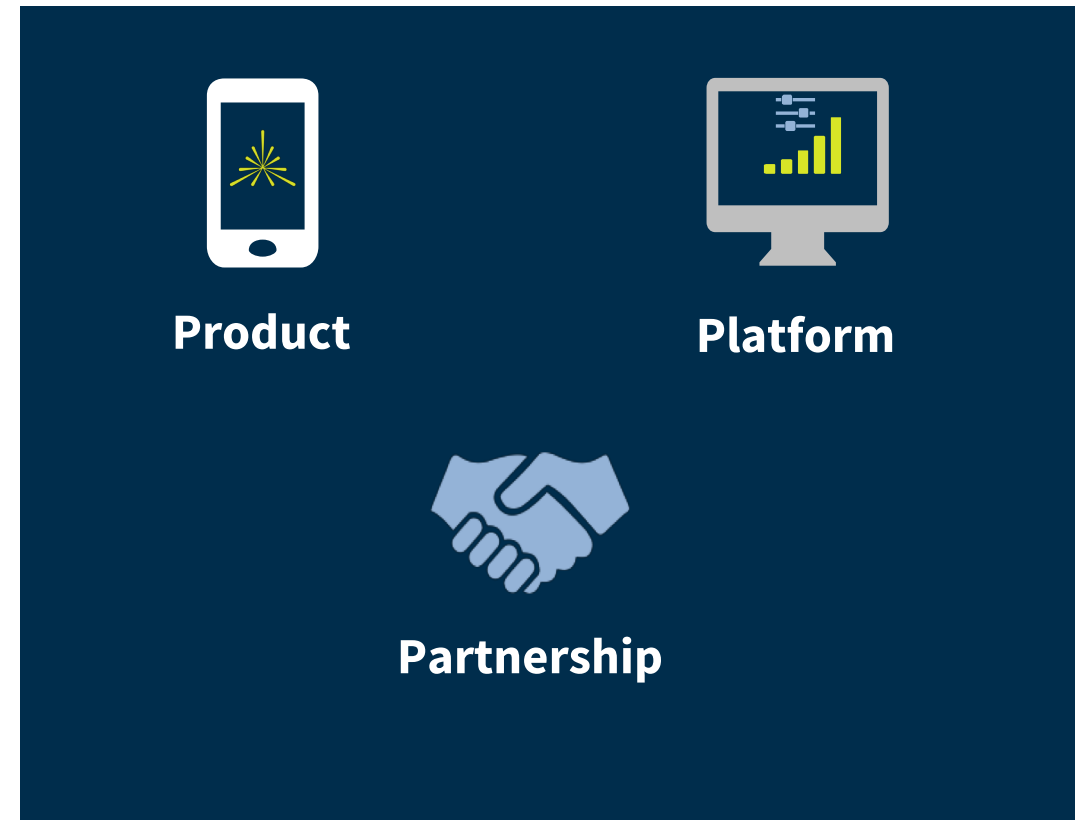
- Multi-carrier technology enabled platform
- General agency
- Licensed in all 50 states
- Focused solely on the small commercial market
- A joint venture whose partners are AIG, Hamilton and Two Sigma



# Our Vision

## Rethinking Insurance for Small Business

- Attune will be a one-stop shop for all small business insurance needs.
- At Attune, we make it easy. Instead of requiring hundreds of questions, our platform does all the hard work to deliver insurance in minutes, not days or weeks.
- Attune is seeking strategic partners with a like-minded view toward the role of technology, data and analytics and the ability to innovate and grow together.



# Attune Today

- Attune employees and partners come from technology, insurance, fintech, ecommerce, and consumer
- Differing perspectives allow Attune to understand the challenges faced in insurance and bring to bear solutions from across industries
- A dedicated team from Two Sigma Insurance Quantified works alongside Attune further enhancing our technological and analytical capabilities



# A Different Kind of Insurtech

Components of Value Chain	Other Insurtechs	Traditional MGA	Attune
Modern User Interface			
API Enabled Distribution			
Third Party Data			
Straight Through Processing			
Predictive Analytics			
Underwriting/Pricing			
Quote presentation			
Issuance			
Service			

## Attune Value Proposition Relative to the Field

- Attune combines the ease of use and speed of Insurtech platforms with the underwriting expertise carriers and retail agents expect from a traditional MGA
- However, unlike a traditional MGA, Attune's underwriting expertise and efficiency will grow exponentially as we continuously invest in technology and analytics

# A Unique Analytical Edge



**Leveraging Two Sigma's knowledge of working with large and disconnected data sets to deliver insights**



**Deploying analytics across the underwriting process in classification, rating, predictive modelling, third party data, post bind reviews etc..**



**Unique understanding of broker behavior by tracking their activity on the platform**



**Using data science to track and analyze small businesses and agencies in our proprietary data sets**



# My Attune - Platform For Agents



Real time insurance delivery via mobile or desktop on individual risk or portfolio basis




Limited underwriting application as external data is pre-filled by Attune



Technology integration via API enables agent to control user experience

Accounts
NEW
Jane Mccanties
Carbon Six
Mueller Deli & Grocery Corp
BBG Property Maintenance Llc
Graham F Myers Dds
Bultaini Inc
Presidential Inc
Sammy Morelli Italian
El Almacén Llc
Kierans's Hallmark
Blain Inspection Llc
Orange City 100 Llc



**Carbon Six** EDIT

65 Broome Street, 4th Floor  
New York, NY 10012

**Basic info**

DOES BUSINESS AS: Carbon Six  
LEGAL ENTITY: LLC  
BUSINESS TYPE: Custom software development

**Operations info**

NAICS: 117711  
ANNUAL REVENUE: \$950,000  
TOTAL PAYROLL: \$356,000  
NO. EMPLOYEES: 5

**Business Owner's Policy**

Quotes (3) COMPARE OPTIONS NEW QUOTE

NAME	CREATED	STATUS	PREMIUM
Option 1	Today, 3:14pm	DECLINED	\$-
Option 2	Today, 3:16pm	QUOTED	\$2,721
Option 3	Today, 3:16pm	QUOTED	\$2,810

**Workers' Compensation**

In just a few minutes you'll be able to select coverage, compare options, and bind. [Learn more about Workers' Comp.](#)

Get a quote

Accounts
NEW
Jane Mccanties
Carbon Six
Mueller Deli & Grocery Corp
BBG Property Maintenance Llc
Graham F Myers Dds
Bultaini Inc
Presidential Inc
Sammy Morelli Italian
El Almacén Llc
Kierans's Hallmark
Blain Inspection Llc
Orange City 100 Llc

**Compare quotes** CLOSE

	Option 1	Option 2	Option 3
	\$2,546	\$2,731	\$3,100

Bind quote Bind quote Bind quote

**Location 1 / Building 1** Show

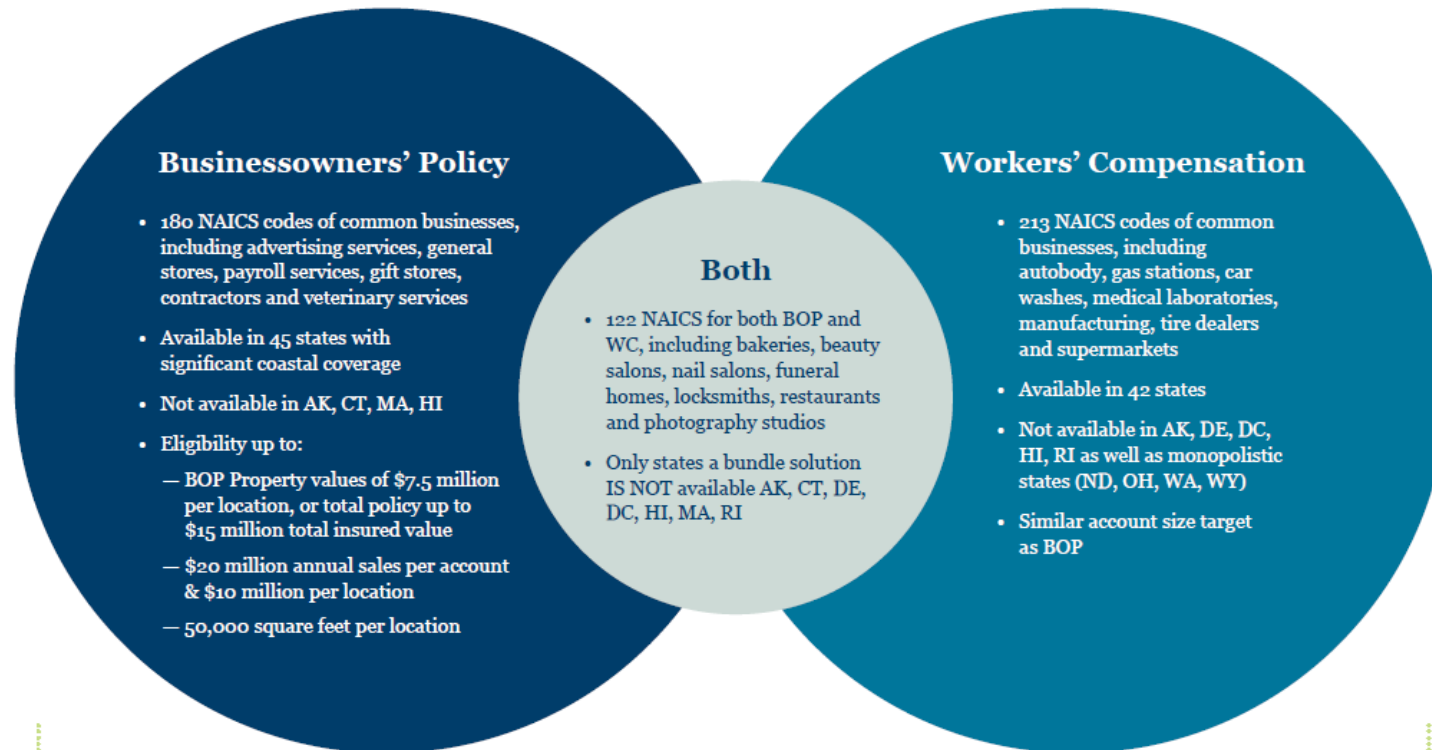
**Location 1 / Building 2** Hide

	Option 1	Option 2	Option 3
AOP Deductible	\$1,000	\$1,000	^ \$5,000
Wind Deductible	2%	2%	^ 3%
BI/EE Period	12 months	12 months	12 months
Equipment Breakdown	Yes	Yes	Yes
Green upgrades	No	No	No
Utility Services (TEL)	\$10,000	^ \$25,000	\$10,000
Utility Services (DDL)	\$10,000	^ \$25,000	\$10,000
Additional Debris removal	\$5,000	\$5,000	\$5,000
Spoilage	\$0	\$0	\$0

**Liability Coverage** Show

**Additional Coverages** Show

# Attune's Small Commercial Appetite



**Excess Liability policies are available in addition to Businessowners' and Workers' Compensation**

# Attune's Hot Classes and Territories

New York, Florida, Texas, California, New Jersey, the Carolinas and Gulf Coast are our hottest territories, but we continue to expand geographically and widen our reach.

## Broad Class Availability for Main Street Small Businesses



**Retail  
Stores**



**Artisan  
Contractors**



**Service  
Businesses**



**Professional  
Offices**



**Restaurants**



**Wholesale  
Distributors**

# Questions About Attune's Appetite

Class	Underwriting Guidelines
Contractors <i>(not available for Workers Compensation)</i>	<ul style="list-style-type: none"> <li>• Payroll up to \$1M/Revenue up to \$2M</li> <li>• Up to 30% subcontracted costs</li> <li>• General liability premium rated based on payroll</li> <li>• Residential and commercial work is allowed but no GC's</li> </ul>
Lessors Risk	<ul style="list-style-type: none"> <li>• Any BOP eligible classes available as LRO</li> <li>• General liability is rated based on the building limit of insurance</li> </ul>
Habitational	<ul style="list-style-type: none"> <li>• Attune can write Commercial Condos, but not Residential Condos or any Habitational classes</li> </ul>
Restaurants	<ul style="list-style-type: none"> <li>• Liquor liability is available (up to 75% for fine dining), <i>but bars and dance floors are not permitted</i></li> <li>• Catering up to 20% is permitted</li> <li>• Locations with square footage of up to 10,000 sq. ft.</li> <li>• Annual sales up to \$10M per account and up to \$5M per location</li> </ul>
Retail & Wholesale	<ul style="list-style-type: none"> <li>• Manufacturing, re-labeling, importing goods directly by the insured is not permitted</li> <li>• Convenience stores and grocery stores are not eligible</li> <li>• Must have central station burglar alarm if contents &gt; \$500k</li> </ul>
Processing & Services	<ul style="list-style-type: none"> <li>• Classes not listed in Attune guidelines are not eligible</li> <li>• Must have central station burglar alarm if contents &gt; \$500k</li> </ul>

# Questions About Attune's Appetite

Key Risk Item	Underwriting Guideline
Building Age	<ul style="list-style-type: none"> <li>Buildings over 20 years old require updated roof</li> <li>Buildings over 30 years old requires full updates (Roof, Plumbing, Electrical, HVAC)</li> </ul>
# of Stories	<ul style="list-style-type: none"> <li>If insuring the Building, Buildings up to 3 stories for non-Office and up to 6 stories for Office are eligible</li> </ul>
Hired Non-Own Auto	<ul style="list-style-type: none"> <li>This coverage is available, but not for delivery exposures</li> </ul>
Loss History	<ul style="list-style-type: none"> <li>No more than 3 claims in the past 5 years with no loss exceeding \$20k (does not include CAT losses)</li> </ul>
Prior Insurance	<ul style="list-style-type: none"> <li>Required for past 3 years, however, does not apply to new ventures (which are eligible)</li> </ul>
Vacancy	<ul style="list-style-type: none"> <li>Up to 30% of total square footage can be vacant</li> <li>Seasonal exposures with vacancy up to 60 days are eligible</li> </ul>
Hours	<ul style="list-style-type: none"> <li>Businesses must close by 1:00am</li> </ul>

# Competitive Market for Wind

Wind Eligibility Based on Distance to Coast		
State	Frame	Non-Frame
Florida	Eligible at 2 miles	No distance requirements
Texas	Eligible at 2 miles	No distance requirements
South Carolina	Eligible at 1,000 ft.	No distance requirements
North Carolina	No distance requirements	No distance requirements
Alabama	Eligible at 1,000 ft.	No distance requirements
Mississippi	Eligible at 1,000 ft.	No distance requirements
Louisiana	Eligible at 1 mile	No distance requirements
Georgia	Eligible at 1,000 ft.	No distance requirements
Virginia	No distance requirements	No distance requirements

## Admitted Wind Capacity Is Available:

- Competitive wind deductibles will apply based on construction and distance to coast
- Business Income is on ALS basis, however, may be sublimited for the peril of wind depending on distance to ocean and construction type
- Utility services coverage may also be sublimited

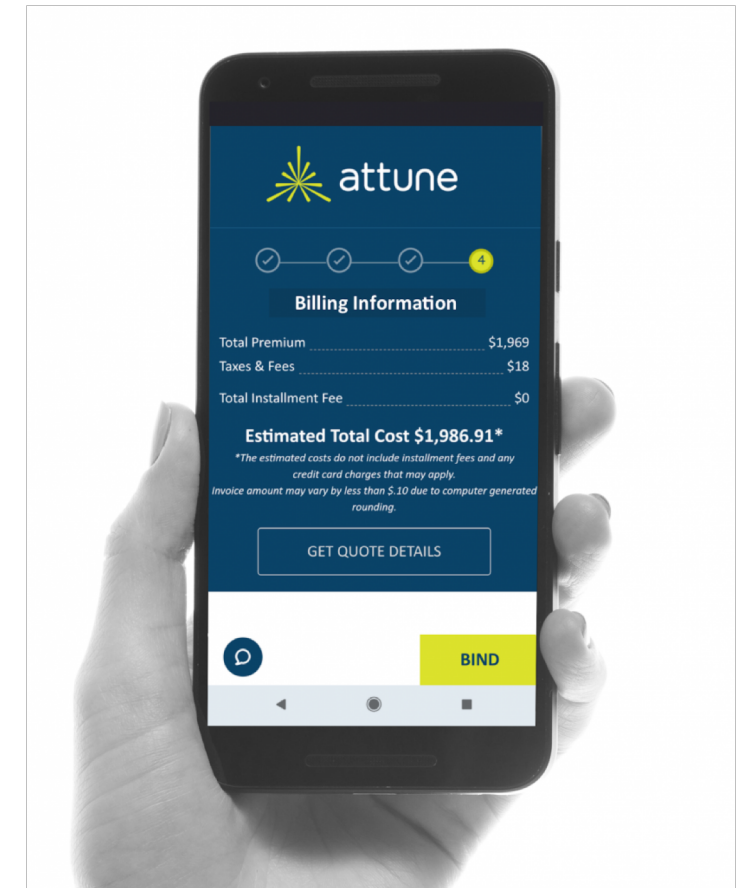
# Business Owner Enhancements

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- Coverages automatically include (*higher limits are available for most coverages*):
- Fire Department Service Charge: \$25,000
- Strengthened Civil Authority Business Income and necessary Extra Expense Limits
- Electronic Data: \$25,000
- Water-backup and Sump Overflow: \$15,000
- Newly Acquired or Constructed Property: Buildings, \$300,000 at each building; BPP, \$250,000 at each building
- Personal Property Off-Premises: \$15,000
- Outdoor Signs: \$25,000
- Outdoor Property: \$10,000

# Benefits of Working With Attune

- National contract and attractive commission structure
- Direct access to Attune's technology
- With the help of external data, Attune has streamlined underwriting and minimized the insurance application
- Competitive pricing and risk appetite on admitted basis
- Flexible and modern technology that provides a superior user experience
- Strong customer support and broker engagement
- Deep views of partnership with distribution
- Additional products and carrier partners coming in 2019





# Contact Information

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# attune

## **Businessowners' and Commercial Liability Excess Policies**

Eligibility & Underwriting Guidelines

August 7 2019

Note: Attune Insurance Services, LLC (f/k/a NHT3 Insurance Services, LLC) is a Delaware-domiciled insurance producer representing admitted and surplus lines insurers. Underwriting guidelines are provided by the insurer(s).

SBA – BOPCLEPUWG-8.7.2019

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# Businessowners' Policy All Classes

## Eligibility Guidelines

- Available in all states except AK, CT, HI, MA, and WA
- If a business operates multiple operations and/or locations, all operations and locations must be eligible and scheduled on the policy. We cannot write partial operations because the liability coverage provided by the BOP could extend to the other non-rated locations.
- Applicants with up to \$15M Total Insured Values (TIV) for the entire account and \$7.5M TIV per location are eligible. Note, guidelines by protection class, construction, and class of business do apply.
- 100% insurance to value required for building and business personal property coverages.
- Applicants with up to 50 employees are eligible.
- Locations with square footage of up to 50,000 sq. ft. are eligible, except for Restaurants which are eligible up to 10,000 sq. ft.
- Applicants with annual sales of up to \$20M per account and up to \$10M per location are eligible, except for Restaurants which are eligible with annual sales up to \$10M per account and up to \$5M per location.
- Locations with a building age of up to 20 years old are eligible. If the building age is between 20 and 30 years old, the roof must be updated in order to be eligible. If building age is over 30 years old, then full updates (Roof, Plumbing, Electrical and HVAC) are required for eligibility. **Note: Does not apply to contents coverage only.**
- Locations with buildings up to 3 stories in height are eligible, except for Offices and Office Condominiums which are eligible when up to 6 stories in height. **Note: this does not apply to tenants only that are not seeking Building coverage provided the Building is fully sprinklered with two means of egress.**
- Applicants in Protection Class 10 are ineligible.
- Franchise risks, Lawyers and Employee Management/Agencies are ineligible for Employee Related Practices Liability Insurance (EPLI).
- Seasonal or other exposures with more than 60 days vacancy are ineligible.
- Percentage of vacancy may not exceed 30% of total square footage.
- All classes of business with delivery exposures and contractors are not eligible for Hired and Non-Owned Auto coverage.
- No more than 3 claims in the past 5 years, with losses not exceeding \$20,000 (total incurred, does not include catastrophe losses)
- Continuous insurance coverage for the past 3 years required (unless a new/newer venture), with no cancellations or non-renewals by the insurer(s).
- Storage of any inventory, Business Personal Property, or Personal Property of Others in *public* warehousing is strictly prohibited (ineligible). Public warehousing is defined as storage space in which other entities are also storing their property.
- Insured business must close by 1:00 AM.

**Note: Additional eligibility guidelines will apply based on Attune's proprietary underwriting model.**

**PER LOCATION TIV GUIDELINES MAXIMUM  
PER ACCOUNT IS \$15M (\$10M FOR RESTAURANTS)**

Frame Construction				
Protection Class	Sprinklered / Non Sprinklered	Restaurants	Contractors	Other than Restaurants and Contractors
1 - 8	Sprinklered	≤ \$3,500,000	≤ \$250,000	≤ \$5,000,000
1 - 8	Non-Sprinklered	≤ \$750,000	≤ \$250,000	≤ \$1,500,000
9	Sprinklered	≤ \$1,000,000	≤ \$250,000	≤ \$3,500,000
9	Non-Sprinklered	Ineligible	Ineligible	Ineligible
10	Sprinklered	Ineligible	Ineligible	Ineligible
10	Non-Sprinklered	Ineligible	Ineligible	Ineligible

Non-Frame Construction				
Protection Class	Sprinklered / Non Sprinklered	Restaurants	Contractors	Other than Restaurants and Contractors
1 - 8	Sprinklered	≤ \$5,000,000	≤ \$250,000	≤ \$7,500,000
1 - 8	Non-Sprinklered	≤ \$3,500,000	≤ \$250,000	≤ \$5,000,000
9	Sprinklered	≤ \$2,000,000	≤ \$250,000	≤ \$3,750,000
9	Non-Sprinklered	≤ \$1,000,000	≤ \$250,000	≤ \$2,750,000
10	Sprinklered	Ineligible	Ineligible	Ineligible
10	Non-Sprinklered	Ineligible	Ineligible	Ineligible

# Contractors

## Eligibility Guidelines

- Applicants with payroll up to \$1M are eligible.
- Applicants with revenues up to \$2M are eligible.
- Applicants with up to 30% subcontracted costs of total gross sales are eligible.
- Applicants performing work in the Five Boroughs of New York City (Brooklyn, Bronx, Manhattan, Queens and Staten Island), as well as the counties of Nassau, Suffolk and Westchester are ineligible.
- Applicants that have received notice of any violations or fines from any governmental agency in the last 3 years are ineligible.
- Applicants that perform the following work are ineligible:
  - o Asbestos abatement
  - o Foundation or structural work
  - o Installing, repairing or designing automatic indoor sprinkler systems or commercial cooking (AES 300) extinguishing systems
  - o Installing, repairing or servicing or previously installed, repaired or serviced boilers, burglar alarm systems, automatic fire extinguishing or protection systems, fire extinguishers, elevators, escalators or computers
  - o Installing, designing or servicing high pressure boilers (> 15 psi for steam & > 30 psi for hot water)
  - o Installing, servicing or repairing 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
  - o High voltage work (over 480 volts) or work with utility companies including on substations, distribution and transmission lines
  - o Installing, or repairing overhead or garage doors
  - o Work at heights over 3 stories
  - o Rental or leasing equipment to others
- Contractor class codes have options for what the insured premises is primarily used for: Select *office* when no repairs are done on premises, and select *shop* when any repairs or a workshop is present.
- **Hired and non-owned auto coverage** is NOT available for contractors.
- **Snow Plow Product Completed Operations Coverage** endorsement is available in all states (except NY) only for contractors that meet all of the following criteria:
  - o 80% or more of applicant's annual revenue is derived from an eligible contracting class code below.
  - o Snow plowing is incidental to their business, defined as < 20% of annual income
  - o All snow plowing activity is residential. NO plowing of any public roadways or commercial parking lots is permitted.

Contractors	Office Class Code	Shop Class Code
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops)	74011	74021
Appliances and Accessories – Installation or Service or Repair – Commercial (Not including TV or Radio)	74071	74081
Carpet, Rug, Furniture or Upholstery Cleaning-on Customer's Premises	74251	74261
Ceiling or Wall Installation – Metal only (Other than Metal should be classified as Drywall or Wallboard Installation or Carpentry)	74281	74291
Concrete Construction	74341	74351
Driveway, Parking Area or Sidewalk Repair-Paving or Re-Paving	74471	74481
Drywall/Wallboard Installation	74501	74511
Electrical Work-Within Buildings	74561	74541
Floor Covering Installation – Not Ceramic Tile or Stone	74651	74661
Fence Erection Contractors	74591	74601
Furniture/Fixtures-Install in Offices or Stores-Portable-Metal or Wood	74681	74691
Glass Dealers & Glaziers-Sales & Installation	74741	74751
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair – No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (Includes sales and installation of ducts and piping and also includes display rooms and shops)	74771	74781
House Furnishings Installation – Not Otherwise Classified (Includes incidental upholstering and floor covering installation)	74831	74841
Interior Decorators	74861	74871
Landscape Gardening – No Tree Removal or Excavation (5)	74891	74901
Lawn Sprinkler Installation	74951	74961
Masonry	75511	75521
Metal Erection Decorative Artistic	75541	75551
Painting-Exterior-Buildings/Structures-3 Stories or Less in Height	75601	75611
Painting-Interior Buildings/Structures	75631	75641

<b>Contractors (continued)</b>	<b>Office Class Code</b>	<b>Shop Class Code</b>
Paper Hanging	75691	75701
Plastering/Stucco Work	75751	75761
Plumbing-Comm	75781	75791
Plumbing-Residential/Domestic	75811	75821
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair – Commercial	75871	75881
Residential Cleaning Services	76221	76231
Septic Tank Systems – Cleaning	75961	75971
Sign Painting/Lettering-Inside of Building-No Spray Painting	76051	76061
Tile, Stone, Marble Mosaic or Terrazzo Work-Interior Construction	76111	76121



## Professional Services (Office)

### Eligibility Guidelines

- Offices and Office Condominiums with buildings up to 6 stories in height are eligible. Note, this does not apply to tenants only that are not seeking Building coverage provided the Building is fully sprinklered with two means of egress.
- For Office Condominium Associations in Georgia and Illinois, the limit of liability shall not be less than \$1M because of all bodily injury and property damage, as the result of any one occurrence, and \$2M in the annual aggregate.
- Ineligible: Property management and/or property development firms.
- Ineligible: Engineers/Architects performing any build or project management services
- Ineligible: Manufacturer's representatives owned fully or partially by the actual manufacturing company(ies) they represent.

Office / Office Condominium	Office Class Code	Condo Class Code
Accounting Services-Except CPAs	63611	63621
Accounting Services-CPAs	63631	63641
Advertising and Related Services	63651	63661
Appraisal Companies - Inspecting for Ins/Valuation Purposes	63831	63841
Bookkeeping Services	63671	63681
Collection Agencies	63691	63711
Credit Reporting Agencies	63721	63731
Dental Offices	63981	63991
Employment Agencies	63761	63771
Engineers/Architects-Consulting-Not Engaged in Construction	63781	63791
Health Maintenance Organizations	63811	63821
Insurance Agents	63851	63861
Labor Union	63891	63911
Lawyers	63921	63931
Manufacturers' Representatives	63941	63951
Marine Appraisers or Surveyors	63961	63971
Medical Offices	63981	63991

Office / Office Condominium (continued)	Office Class Code	Condo Class Code
Payroll Accounting Services	64011	64021
Political Campaign Headquarters or Offices	64031	64051
Real Estate Agents	64061	64071
Ticket Agencies-Theatrical	64121	64131
Ticket Agencies-Other Than Theatrical	64141	64151
Title Agents	64161	64171
Veterinarians Office	64181	64191

Commercial Condominium Associations	Class Code
Commercial Condominium (Association risk only)	60989
Office Condominium (Association risk only)	60999

Note: Professional Liability is available for Veterinarians Office classification.

# Restaurants

## Eligibility Guidelines

- Locations with square footage of up to 10,000 sq. feet are eligible.
- Applicants with annual sales of up to \$10M per account and up to \$5M per location are eligible.
- Liquor liability is not available in Washington, D.C. and Vermont.
- All restaurant locations must comply with NFPA 96, including the use of UL AES 300 extinguishing systems covering all cooking surfaces, including regular maintenance & cleaning of these systems & equipment, with regular hood/duct/fan cleaning at recommended intervals by qualified contractors.
- Up to 20% catering is permissible.
- Hired and Non-Owned Auto (HNOA) for establishments with delivery exposures is **NOT available**.
- The following operations are ineligible:
  - Live entertainment with a dance floor.
  - Use of liquid nitrogen in cooking (ice cream).
  - Hibachi style tabletop cooking.
- **Limited Cooking**
  - Those where foods are prepared cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens).
  - **NO** grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.
- **Fast Food**
  - May include limited cooking type appliances and only the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing.
  - Open broiling and solid fuel cooking (for example, mesquite, charcoal or hardwood) are not permitted.
- **Casual Dining**
  - Serve moderately priced food in a casual atmosphere to patrons who generally order and are served while seated and pay after eating.
  - Take-out service and the use of a buffet may also be available.
- **Fine Dining**
  - Fine dining restaurants provide quality food and alcoholic beverages prepared by highly trained chefs and served with a great deal of attention to customers by waitstaff.

<b>Restaurant – Casual Dining</b>	<b>Class Code</b>
Bistros, Brasseries, and Cafes-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09671
Bistros, Brasseries, and Cafes-With no sales of alcoholic beverages	09611
Bistros, Brasseries, and Cafes-With sales of alcoholic beverages up to 50% of total sales	09621
Diners-With no sales of alcoholic beverages	09631
Diners-With sales of alcoholic beverages up to 50% of total sales	09641
Diners-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09681
Family-style Restaurants-With no sales of alcoholic beverages	09651
Family-style Restaurants-With sales of alcoholic beverages up to 50% of total sales	09661
Family-style Restaurants-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09691

<b>Restaurant – Fine Dining</b>	<b>Class Code</b>
Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09451
Fine Dining-With no sales of alcoholic beverages	09421
Fine Dining-With sales of alcoholic beverages more than 30% up to 75% of total sales	09441
Fine Dining-With sales of alcoholic beverages up to 30% of total sales	09431

<b>Restaurant – Fast Food</b>	<b>Class Code</b>
Cafes	09001
Cafeteria Style – Buffet	09021
Chicken	09031
Concession Stands/Snack Bars	09051
Delicatessens & Sandwich Shops	09071
Donut Shops	09091
Drive-Ins/Service in Car	09111
Pizza Shops	09201
Roast Beef	09221
Seafood	09241
Take Out Only Restaurants-No on-Premises Consumption of Food	09251

<b>Restaurant – Limited Cooking</b>	<b>Class Code</b>
Cafes	09011
Coffee Bars/Shops	09041
Concession Stands/Snack Bars	09061
Delicatessens & Sandwich Shops	09081
Donut Shops	09101
Drive-Ins/Service in Car	09121
Ice Cream and Yogurt Stores	09171
Pizza Shops	09211
Salad Bars	09231
Take Out Only Restaurants-No on-Premises Consumption of Food	09261

## Mercantile / Retail

### Eligibility Guidelines

- Applicant must have a central station burglar alarm if Contents values are greater than \$500,000, including inventory.
- Inventory must be insured to 100% of value and stored on the insured premises.
- Ineligible: Applicants selling products under the insured's name; manufacturing; importing goods directly by the insured; and the repackaging and/or relabeling of products
- Rental of tools, machinery, or equipment of any kind is ineligible.
- Ineligible operations include but are not limited to:
  - o Tobacconists
  - o Adult themed businesses, including adult book stores
  - o Pawn shops, check cashing businesses
  - o Sales of antiques
  - o Rebuilt or used auto parts, building materials or hardware
  - o Online sales exceeding 75% of revenue
  - o 24 hour operations
  - o Off-premises warehousing or warehousing for others
  - o Self-storage businesses
  - o Businesses that are 100% drop-ship.

Mercantile / Retail	Class Code
AC Equipment-Retail Only	59999
Appliance Stores-Household Appliances and Home Furnishings	57224
Appliance Stores-Radio, Television and Phonographic Stores	57326
Automobile Parts and Supplies-Retail Stores	55313
Bakeries-Retail-No Baking on Premises	54606
Beverage Stores – Liquor and Wine	59215
Bicycle Shops-Repair & Maintenance Shops Without Retail	59505
Bicycle Shops-Retail	59505
Bookbinding & Printing Supplies-Retail	50812
Books & Magazines Stores-New	59425
Books & Magazines Stores-Used	59425
Camera & Photographic Equipment-Retail Only	59955
Candy/Confectionery Stores – Confectionery Manufacturing from Purchased Chocolate on Premises	54467

<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Candy/Confectionery Stores-No Manufacturing on Premises	54457
Candy or Confectionery Stores - Non Chocolate Confectionery Manufacturing on Premises	54477
Catalog/Premium Coupon Redemption Stores	73905
Ceramics-Retail Only	59999
Clothing/Wearing Apparel-Retail-Children's & Infants Wear	56413
Clothing/Wearing Apparel-Retail-Clothing-Ladies & Girls (Coats, Suits & Dresses)	56214
Clothing/Wearing Apparel-Retail-Clothing-Men's' & Boys' (Coats & Suits)	56114
Clothing/Wearing Apparel-Retail-Fabric Stores	56311
Clothing/Wearing Apparel-Retail-Family Clothing Stores	56325
Clothing/Wearing Apparel-Retail-Furs	56814
Clothing/Wearing Apparel-Retail-Haberdashery & Men's Furnishings	56113
Clothing/Wearing Apparel-Retail-Hosiery	56313
Clothing/Wearing Apparel-Retail-Ladies' Specialty Stores	56319
Clothing/Wearing Apparel-Retail-Ladies' Undergarments & Lingerie	56312
Clothing/Wearing Apparel-Retail-Leather Products or Hide Stores	56992
Clothing/Wearing Apparel-Retail-Men's & Boy's Hats & Caps	50333
Clothing/Wearing Apparel-Retail-Shoe Stores-Children's, Ladies & Men's	56613
Clothing/Wearing Apparel-Retail-Sporting Goods & Athletic Apparel	59526
Clothing/Wearing Apparel-Retail-Wigs	59993
Collectibles & Memorabilia-Retail	59992
Computer Stores	57326
Cosmetic, Hair or Skin Preparation-Retail Only	59991
Dairy Products or Butter & Egg Stores	54516
Department Stores	53127
Drugstores	59116
Dry Goods Dealers-Retail-Including Fabrics, Yarn & Piece Goods	53985
Electrical Lighting Stores	59999
Electronics Stores	57326
Fabric Stores	56311
Feed, Grain or Hay Dealers	59625
Fence Dealers	59999
Floor Covering-Stores-Except Wood or Ceramic Tile Only	57134
Floor Covering-Stores-Wood or Ceramic Tile Only	57134
Florists-Retail	59685
Fruit or Vegetable-Dealers	54315

<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Fur – Garments and Pelts – Retail Only	56814
Furniture-Upholstered-Retail Only	57121
Furniture-Wood or Metal-Retail Only	57128
Gardening & Light Farming Supply-Retail	59698
Gift Shops	59994
Glass Dealers & Glaziers-Retail Only	57155
Hardware and Tools Distributors Retail – Retail	52512
Hearing Aid-Retail	59974
Hobby, Craft or Artists' Supply-Retail	59995
Home Furnishings Stores	57224
Home Improvement Stores	53989
Janitorial Supplies-Retail	59999
Jewelry – Retail – Costume	59715
Jewelry – Retail – Precious	59715
Leather Products/Hide Stores-Retail Only	56992
Locksmiths	52512
Luggage Goods-Retail Only	59999
Machinery or Equipment Dealers – Farm Type Only	59695
Marble Products – Retail only	59999
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216
Meat, Fish, Poultry or Seafood - Retail - Meat or Poultry	54216
Metal Dealers	59999
Music Stores-Pre-Recorded	57338
Musical Instrument Stores	57334
Newsstands	59935
Office Machines or Appliances-Retail-No Repair	50925
Optical Goods-Retail	59954
Paint, Wallpaper or Wallcovering Stores	52322
Painting, Picture or Frame Stores	59999
Paper and Paper Products, Rag or Rubber Stock Dealers – Secondhand	50928
Photographic Equipment-Retail Only	59955
Plumbing Supplies and Fixtures-Retail	59999
Precision & Scientific Tools and Instruments-Retail	50811
Refrigeration Equipment Commercial and Retail	59983
Retail Stores	59999



<b>Mercantile / Retail (continued)</b>	<b>Class Code</b>
Sewing Machine Stores	57223
Shoe Stores-Retail	56613
Sporting Goods/Athletic Equipment Stores	59526
Stationery/Paper Products-Retail	59435
Straw & Straw Products-Retail Only	59999
Toys-Retail	59998
Trophy Stores	59996
Variety Stores-Discount Houses	53315
Variety Stores-Five and Ten Cent Stores	53317
Video Stores-Rental	57338
Video Stores-Sales	57338
Wigs-Retail Only	59993
Wood Products-Not Otherwise Classified-Retail Only	50943

Note: Professional Liability is available for Cosmetic, Hair or Skin Preparation, optical goods and hearing aid retail.

**For the Hardware and Tools Distributors Retail class the sale of used merchandise and rental of tools is excluded.**

# Wholesale Distributors

## Eligibility Guidelines

- Applicant must have a central station burglar alarm if Contents values are greater than \$500,000, including inventory.
- Inventory must be insured to 100% of replacement value and stored on the insured premises.
- Ineligible: Applicants selling products under the insured's name; manufacturing; importing goods directly by the insured; and the repackaging and/or relabeling of products.
- Ineligible: Businesses that are 100% drop-ship.

Wholesale / Distributors	Class Code
Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only	50581
Appliance Distributors - Household and Home Furnishings	50081
Appliance Distributors - Household Types – Radio, Television or Compact Disc Players	50061
Automobile Parts and Supplies - Distributors	50111
Bakeries - Distributors – No baking on premises	50141
Barber or Beauty Shop Supplies Distributors (No re- packaging or re-labeling for "own brand" retail sale.)	50171
Bookbinding and Printing Supplies - Distributors	50201
Clothing or Wearing Apparel – Distributors - Men's and Boy's Clothing and Furnishings	50231
Clothing or Wearing Apparel – Distributors - Women's, Children's and Infants' Clothing and Accessories	50231
Collectibles and Memorabilia - Distributors	50261
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813
Fabric - Distributors	50321
Floor Covering - Distributors	50351
Florists - Distributors	50381
Fruit or Vegetable - Distributors	50391
Gardening and Light Farming Supply - Distributors	50471
Grocery - Distributors	50481
Hearing Aid - Distributors	50571
Heating or Combined Heating and Air Conditioning equipment – Distributors	50581
Hobby, Craft or Artists' Supply - Distributors	50641
Janitorial Supplies - Distributors	50651

Wholesale / Distributors (continued)	Class Code
Jewelry - Distributors	50661
Meat, Fish, Poultry or Seafood - Distributor - Fish or Seafood	50671
Meat, Fish, Poultry or Seafood - Distributor - Meat	50671
Meat, Fish, Poultry or Seafood - Distributor - Poultry Retail	50671
Office Machines or Appliances - Distributors – No Repair	50691
Optical Goods - Distributors	50721
Plumbing Supplies and Fixtures - Distributors	50741
Powered Equipment Dealers	50819
Refrigeration Equipment – Commercial - Distributors	50771
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801

Note: Professional Liability is available for optical goods and hearing aid wholesalers.

# Processing and Service

## Eligibility Guidelines

- Applicant must have a central station burglar alarm if Contents values are greater than \$500,000, including inventory.
- Ineligible operations include but are not limited to:
  - o Day spas
  - o Schools
  - o Massage or bodywork services including tanning salons, tattoo and medi-spa operations

Processing and Service	Class Code
Auctioneers – Sales conducted away from the insured's premises	59999
Auctions – On premises owned or rented by the insured	59999
Bakeries-Retail-With Baking on Premises	71311
Barber Shops	71332
Beauty Parlours & Hair Styling Salons	71952
Copying & Duplicating Stores	71877
Dental Laboratories	71444
Engraving	71842
Funeral Homes or Chapels	71865
Jewelry – Repair	71941
Laundromat (Self-Service)-Non-Supervised	09541
Laundromat (Self-Service)-Supervised	09531
Laundry & Dry Cleaning-Laundry & Dry Cleaning/Dyeing Receiving Stations	71811
Lithographing	71855
Mail Box/Packaging Stores-Packaging Services	71837
Mail Box/Packaging Stores-Packing & Preparing Goods for Shipping	71837
Mailing/Addressing Co-Direct Mailing Co	71837
Mailing/Addressing Co-Mailing List Compiling Services/Mailing List Publishers	71837
Nail Salons	71952
Photoengraving	71888
Photographers	71899
Printing	71912
Shoe Stores-Repair	71926
Tailoring/Dressmaking Establishments-Custom	71961
Taxidermists	71976
Television or Radio Receiving Set Installation or Repair	71921

Note: Professional Liability is available for printers, funeral directors, barber shops, and beauty salons.

## Lessor's Risk

### Eligibility Guidelines

- Only classes that meet Attune's eligibility are eligible for Lessor's Risk.
- Any residential occupancy is **NOT eligible**.
- A building is considered lessor's risk when 10% or less of the total floor area is occupied by the owner.
- General Liability for Lessor's risk buildings are rated based on the building limit of insurance not floor area.
- Single occupancy LRO:
  - o Select the applicable class code (from the library of available Attune BOP class codes) of the building occupant/tenant.
- Multiple occupancy LRO:
  - o If an Office building contains eligible restaurant occupancies, rate as a restaurant regardless of % of total floor area.
  - o If an Office building contains eligible occupancies other than restaurants, select the classification of the largest occupant (by square footage).
  - o If a building (other than an Office building, i.e. a strip center) contains multiple eligible occupancies, select the classification of the largest occupant (by square footage) with the largest total floor area applies.
- No tenants can be included as part of an LRO Businessowners' Policy unless the tenant is an eligible Businessowners' Policy class. Note, this does not apply to tenants that occupy 10% or less of the total floor area (i.e. incidental).

# Wind Guidelines and Deductible Requirements

States not listed in this table do not require a separate wind percentage deductible.

**PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM ANY LOCATION IN THE STATES OF FL, NY AND TX.**

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A
AL Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
DE Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
DE Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A
FL Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A
GA Frame	Ineligible	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
GA Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
LA Frame	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	N/A	N/A	N/A	N/A
LA Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	N/A	N/A	N/A	N/A
MD Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
MD Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
ME Frame	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
ME Non-Frame	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MS Frame	Ineligible	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A
MS Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NC Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NC Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
NH Frame	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NH Non-Frame	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A
NJ Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NJ Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
NY Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
NY Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A
RI Frame	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
RI Non-Frame	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Frame	Ineligible	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A
SC Non-Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A

## Wind Guidelines and Deductible Requirements (continued)

States not listed in this table do not require a separate wind percentage deductible.

**PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM ANY LOCATION IN THE STATES OF FL, NY AND TX.**

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. \$10,000)	2% (min. \$2,500)	N/A	N/A	N/A
TX Non-Frame	5% (min. \$10,000)	5% (min. \$10,000)	5% (min. \$10,000)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
VA Frame	5% (min. \$10,000)	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A
VA Non-Frame	2% (min. \$2,500)	2% (min. \$2,500)	2% (min. \$2,500)	1% (min. \$2,500)	N/A	N/A	N/A	N/A	N/A

## Wind Guidelines and Business Income Sublimit for Wind Peril

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for all states not listed in the table below. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS
AL Non-Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
DE Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
DE Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	\$50,000	\$100,000	\$100,000	\$250,000	ALS
FL Non-Frame	\$50,000	\$50,000	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS
GA Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
GA Non-Frame	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
KS Frame & Non-Frame	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000

## Wind Guidelines and Business Income Sublimit for Wind Peril (continued)

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for all states not listed in the table below. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
LA Frame	Ineligible	Ineligible	Ineligible	\$50,000	\$50,000	\$100,000	\$250,000	\$250,000	\$250,000
LA Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	\$250,000
MD Frame	\$25,000	\$50,000	\$50,000	\$50,000	\$100,000	ALS	ALS	ALS	ALS
MD Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	ALS	ALS	ALS	ALS	ALS
MS Frame	Ineligible	\$50,000	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS
MS Non-Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
ME Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
ME Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NC Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NC Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NH Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NH Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NJ Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NJ Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
NY Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
NY Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
OK Frame & Non-Frame	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
RI Frame	\$50,000	\$50,000	\$100,000	\$100,000	\$100,000	ALS	ALS	ALS	ALS
RI Non-Frame	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS	ALS	ALS
SC Frame	Ineligible	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
SC Non-Frame	\$50,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
VA Frame	\$50,000	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS
VA Non-Frame	\$100,000	\$100,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS	ALS
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	\$25,000	\$50,000	ALS	ALS	ALS
TX Non-Frame	\$50,000	\$50,000	\$50,000	\$100,000	\$250,000	ALS	ALS	ALS	ALS



## Wind Guidelines and Utility Services Direct Damage Sublimit Eligibility

\$100,000 Sublimit available for all states not listed in the table below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
DE	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	25000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
MD	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
ME	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
MS	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NC	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NH	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NJ	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
NY	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
RI	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
SC	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit
VA	No coverage available	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit	\$50,000 Sublimit	\$75,000 Sublimit	\$75,000 Sublimit	\$100,000 Sublimit	\$100,000 Sublimit

## Wind Guidelines and Utility Services Time Element Sublimit Eligibility

\$50,000 Sublimit available for the states not listed in the table below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
DE	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
MD	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
ME	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
MS	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
NC	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
NH	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
NJ	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
NY	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
RI	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
SC	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$25,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit
VA	No coverage available	No coverage available	No coverage available	\$15,000 Sublimit	\$15,000 Sublimit	\$20,000 Sublimit	\$20,000 Sublimit	\$25,000 Sublimit	\$50,000 Sublimit

## Wind / Hail Guidelines

Wind / Hail business rules are based on ISO Location Hail Damage Score which reflects the probability of the most significant damage-producing hail event at the property in the given time period. A Business Income Wind Sub Limit will apply to all Coastal states as noted on the previous pages.

Windstorm/Hail Deductible Table	
Hail Score	Deductible
1 through 6	Included in All other Perils Deductible
7	1% (min. \$2,500)
8	2% (min. \$2,500)
9	5% (min. \$10,000)
10	Not Eligible

BP 14 81 Form Logic		
	Roof Age (years)	
Hail Score	0 - 10	10 - 20
1 through 7	Not Attached	
8	Not Attached	Paragraph A
9	Not Attached	Paragraph A
10	Not Eligible	

**Paragraph A** – Changes loss payment for roof surfacing from replacement cost to actual cash value.

## Earthquake Guidelines Sublimit Capacity Table

Sub-limited Earthquake coverage eligibility is based on Modified Mercalli Index (MMI) and Soil Type from ISO Location as well as requested coverage limits. Earthquake coverage includes Earthquake Sprinkler Leakage. The table below illustrates eligibility based on these factors:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
2 to <3	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
3 to <4	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
4 to <5	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
5 to <6	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
6 to <7	\$5,000,000	\$4,000,000	\$2,000,000	\$1,500,000	\$1,000,000	\$1,000,000
7 to <8	\$500,000	\$500,000	\$500,000	\$200,000	\$200,000	\$200,000
8 to <9	\$200,000	\$200,000	\$200,000	\$200,000	\$100,000	\$50,000
9 to <10	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$50,000
10 to <11	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	Ineligible
11 to <12	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

## Earthquake Sprinkler Leakage (EQSL) Sublimit Capacity Table

EQSL coverage eligibility criteria is similar to that for Earthquake coverage, consisting of acceptability of MMI and Soil Type from ISO Location as well as requested coverage limits, per the table below. EQSL does not include coverage for Earthquake coverage:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil (Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
2 to <3	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
3 to <4	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Full Limits
4 to <5	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
5 to <6	\$5,000,000	\$5,000,000	\$5,000,000	\$2,500,000	\$1,500,000	Full Limits
6 to <7	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
7 to <8	\$5,000,000	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000	Full Limits
8 to <9	\$5,000,000	\$5,000,000	\$5,000,000	\$2,500,000	\$1,000,000	Full Limits
9 to <10	\$500,000	\$500,000	\$250,000	\$100,000	\$100,000	Ineligible
10 to <11	\$250,000	\$250,000	\$200,000	Ineligible	Ineligible	Ineligible
11 to <12	\$100,000	\$100,000	\$75,000	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

## Coverages

The BOP product is based off of the ISO BOP, with use of proprietary endorsements to strengthen coverages, providing you with the requisite tools to meet your clients' needs, while enabling you to compete effectively in the small business marketplace. All coverages are subject to state-specific restrictions and availability.

## Enhancements

Included in our enhancement forms, is a suite of industry-specific broadening endorsements:

- Businessowners' Enhancement (SM 04 01)
- Restaurants Enhancement (SM 04 02)
- Lessors Risk Enhancement (SM 04 03)
- Contractors Enhancement (SM 04 04)

### BUSINESSOWNERS' ENHANCEMENTS

Coverages automatically include (higher limits are available for most coverages):

- Fire Department Service Charge: \$25,000
- Strengthened Civil Authority Business Income and necessary Extra Expense Limits
- Electronic Data: \$25,000
- Water-backup and Sump Overflow: \$15,000
- Newly Acquired or Constructed Property: Buildings, \$300,000 at each building; BPP, \$250,000 at each building
- Personal Property Off-Premises: \$15,000
- Outdoor Signs: \$25,000
- Outdoor Property: \$10,000

### RESTAURANT ENHANCEMENT

In addition to enhancements listed above in 'Businessowners' Enhancements', coverages include:

- Property of Others in Your Care, Custody or Control: Lesser amount of legal limit of liability, or \$10,000
- Fragile Articles Limitation: Limitation does not apply to glass, china or containers of property held for sale
- Food Contamination: \$10,000 extra expense, \$10,000 Business Income; \$5,000 additional advertising expense
- Spoilage: \$25,000 for the loss of perishable stock
- Money, Securities and Credit Card receipts: \$10,000

## LESSORS RISK ENHANCEMENT

In addition to enhancements listed above in 'Businessowners' Enhancements', coverages include:

- Tenant Move Back: \$15,000
- Realty Tax Assessment: \$25,000
- Mobile Equipment: \$25,000
- Outdoor Storage Sheds: \$25,000

## CONTRACTORS ENHANCEMENT

In addition to enhancements listed above in 'Businessowners' Enhancements', coverages include:

- Broad Form Additional Insured – when required by a written contract
- Waiver of Transfer of Rights Against Others to Us – under a contract with a person or organization

Additional coverage endorsements that may be available, based on eligibility, include the below. Limits and availability may vary, depending on Attune's underwriting appetite, individual account characteristics and state insurance department restrictions. Not all coverages/limits will be available on myattune.com.

### Other Property Coverages

- Water Back-Up and Sump Overflow (BP 04 53)
- Utility Services – Time Element (BP 04 57)
- Apartment Buildings – Loss or Damage to Tenants' Autos (Legal Liability Coverage) (BP 07 06)
- Fine Arts (BP 07 77)
- Off-Premises Interruption of Business – Vehicles and Mobile Equipment (BP 10 80)
- Debris Removal Additional Insurance (BP 14 09)
- Brands and Labels (BP 14 10)

### Other Liability Coverages

- Employee Benefits Liability Coverage (BP 04 98)
- Additional Insured – Grantor of Franchise (BP 14 05)

## Additional Insureds

Premium bearing additional insureds cost 5% of the base premium per additional insured up to a maximum of \$250 per additional insured with exceptions noted below that have a flat rate based on classification and location.

### Premium Bearing Additional Insured Forms

Name	Form Number
DESIGNATED PERSON OR ORGANIZATION	BP 04 48
ENGINEERS, ARCHITECTS OR SURVEYORS NOT ENGAGED BY THE NAMED INSURED	BP 04 49
ENGINEERS, ARCHITECTS OR SURVEYORS	BP 04 13
OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	BP 04 51
STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS RELATING TO PREMISES	BP 04 07
STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS	BP 04 52
VENDORS	BP 04 47
LESSOR OF LEASED EQUIPMENT (Flat Rate)	BP 04 16
MANAGERS OR LESSORS OF PREMISES (Flat Rate)	BP 04 02
OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS (Not available in FL)	BP 14 02
OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION	BP 04 50
LOSS OF RENTAL VALUE – LANDLORD AS DESIGNATED PAYEE (Flat Rate)	BP 05 93

### Non-Premium Bearing Additional Insured Forms

Name	Form Number
CONTROLLING INTEREST	BP 04 06
CO-OWNER OF INSURED PREMISES	BP 04 11
MORTGAGEE, ASSIGNEE OR RECEIVER	BP 04 09
OWNERS OR OTHER INTERESTS FROM WHOM LAND HAS BEEN LEASED	BP 04 10
LOSS PAYABLE	BP 12 03
BUILDING OWNER (Not available in FL)	BP 12 31
MORTGAGE HOLDER	Declarations



## **Terrorism Insurance Coverage**

- Policies in most jurisdictions with effective dates 11/1/2018 and later will have Terrorism coverage included in the policy. The insured may not elect to reject the coverage. No disclosure forms are required to be collected or retained.
- New York policies will contain a Policyholder Disclosure Acceptance/Rejection of Terrorism Insurance Coverage Notice of Terrorism Form indicating the applicant's acceptance or rejection of terrorism coverage located on the last page of the quote letter must be retained and kept until termination of the Terrorism Risk Insurance Program.

## **Professional Liability**

Attune can offer a BOP with professional liability coverage on the following classes of business:

- Barber and Beauticians (BP 08 01)
- Optical and Hearing Aid Establishments (BP 08 03)
- Printers Errors and Omissions (BP 08 04)
- Veterinarians Professional Liability (BP 08 05)
- Funeral Directors Professional Liability (BP 08 02)

## **Employment Practices Liability (EPL)**

Coverage is provided for liability arising out of claims for wrongful acts committed against an employee because of an employment-related offense, as well as a duty to defend. Coverages includes a Limit of Insurance for damages and defense expenses. The \$10,000 annual aggregate limit of insurance for the Employment-related Practices Liability Endorsement may be increased. Optional higher limits of \$25,000, \$50,000, \$75,000, \$100,000, and \$250,000 limits are available.

The Amendment of Consent to Settle (SM 05 30) may be applied to the Employment-related Practices Liability Endorsement to include a consent to settle option. The optional percentages that the insurer will be responsible for in excess of the initial settlement amount are: 10%, 25% and 50%.

The \$5,000 base deductible for the Employment-related Practices Liability Endorsement may be changed. Optional deductibles of \$10,000 and \$25,000 are available.

There is a sublimit applicable to Loss of Wages of \$1,000 per week for a max of 5 weeks.

An Extended Reporting Period option can be selected by marking a checkbox in the Schedule of the endorsement. This option provides an Extended Reporting Period only for coverages available in the Employment-related Practices Liability Endorsement. The claim must be for damages because of a wrongful act arising out of an employment-related practice and which commenced before the end of the policy period, but not before the applicable retroactive date.

**Ineligible classes of business include: attorneys' offices, employment agencies, and all**

franchise/franchisee operations.

## Data Breach Response and Cyber Liability Coverage

Attune offers a Data Breach Response and Cyber Liability Coverage Endorsement through our trusted partner GenRe for all eligible business. GenRe has tremendous underwriting and product knowledge and worked with us to develop this coverage.

### Coverage highlights include:

- Combined single/aggregate limits of \$50,000 or \$100,000
- Deductibles of \$1,000 or \$2,500
- First Party Coverage - Breach Response Services
  - Integrated Breach Response Team 24/7
  - Immediate Response – Full Support
  - Forensic Investigations
  - Legal Guidance/Services
  - Notifications to Affected Individuals
  - Credit Monitoring/ID Assistance
  - Call Center
  - Crisis Management/Public Relations
- Third Party Coverage - Privacy Defense and Liability
  - Privacy Liability from Breach Serviced by Policy
  - Defense of Privacy Lawsuit from Breach
  - Defense Costs Erode Limit
  - Experienced Claim Team
  - Panel of Experienced Attorneys
  - Fully Coordinated with Data Breach Response Activity for Best Outcome and Least Effort/Worry for Insured
- Third Party Coverage - Information Security Liability and Defense
  - Failure of Computer Security – Need Not Be a Breach and Not Applicable to Breach Alone
  - Infection of Computer Systems by and transmission of Malicious Code
  - Denial of Service Attack
  - Unauthorized Access or Use
  - Damage Caused to Third Party Due to Above
- Regulatory Defense and Penalties
  - Government Investigation of Breach
  - Federal, State or Local Regulators
  - Civil Fines or Penalties Imposed by Regulator(s) Privacy Liability from Breach Serviced by Policy
  - Defense/Claims Expenses Included
- Payment Card Industry (PCI) Fines and Costs
  - Credit Card Users – many BOP insureds
  - Violation of Merchant Service Agreement
  - Sublimit – 50% of Total Policy Limit

# Commercial Liability Excess Policy

The Commercial Liability Excess Policy is designed to provide up to \$10M in excess liability coverage over Attune's Business Owner's Policy and any other Commercial Auto and/or Employer's Liability (EL) policies that meet our underwriting requirements.

## General Eligibility Guidelines

- Not available in VT and KY.
- The risk must be eligible for and purchase a BlackBoard BOP policy.
- This product is not designed to provide coverage over any other General Liability insurance products except the Blackboard BOP policy. (Auto and EL)
- Underlying carriers must be rated A- VII by A.M. Best or greater, except EL state funds.
- Underlying policies must be written on an occurrence form (except Employee Benefits Liability Coverage)
- Underlying policies must provide uncapped defense costs outside the primary limits.
- The following class specific guidelines apply:
  - Office Buildings:
    - Smoke detectors required in each unit and a minimum of two marked exists.
    - If smoke detectors are battery operated, monthly inspection program must be documented and available to review if requested.
  - Medical/Dental Offices:
    - If the insured performs surgeries that require sedation or if any such surgeries are performed at the insured's premises the risk is ineligible.
    - Admitting patients for overnight stays is ineligible.
  - Veterinarians:
    - Performance of any services for race horses is ineligible.
  - Mercantile/Wholesale:
    - Importing any helmets, car seats or other child safety equipment is ineligible.
    - Repackaging or relabeling any of the products the insured sells or distributes is ineligible.
    - Sale of any foreign manufactured firearms is ineligible.
    - Sale of police supplies is ineligible.
  - Landscapers:
    - Clearing land used for power lines is ineligible.

## **Underlying BOP Eligibility Guidelines**

- Minimum General Liability limits for per occurrence/general aggregate/products completed operations of \$1M/\$2M/\$2M.
- Minimum liquor liability limits of \$1M per occurrence and \$1M aggregate if applicable.
- Minimum Stop Gap Liability limits for each employee/each accident/aggregate of \$1M/\$1M/\$1M if applicable.

## **Underlying Commercial Auto Eligibility Guidelines**

- Minimum combined single limit of \$1,000,000
- Insured must check Motor Vehicle Registration System (MVRS) annually.
- Underlying commercial auto policies with vehicles registered or principally garaged in West Virginia are ineligible.
- The following underlying auto exposures are ineligible:
  - o School buses or vans
  - o Truckers/Heavy-load haulers
  - o Police vehicles, fire trucks, or ambulances
  - o Hotel/Motel/Parking lot courtesy vans (over 10)
  - o Courtesy vans (over 15 passengers)
  - o Rapid delivery operations (e.g. pizza, newspaper, magazine)
  - o Gasoline hauling or hazardous waste/red label materials
  - o Commodity III or IV hauling
  - o Ready mix trucks

## **Underlying Employer's Liability Eligibility Guidelines**

- Minimum limits of \$500,000 each for bodily injury coverage per accident, disease (each employee), and disease (policy limit), except Texas and Ohio where it is \$1M/\$1M/\$1M.
- Does not apply in NY or MA where this coverage is excluded.

## Coverages

- See table below for available limits.

Occurrence	General Aggregate	Product - Completed Operations Aggregate
\$1,000,000	\$1,000,000	\$1,000,000
\$2,000,000	\$2,000,000	\$2,000,000
\$3,000,000	\$3,000,000	\$3,000,000
\$4,000,000	\$4,000,000	\$4,000,000
\$5,000,000	\$5,000,000	\$5,000,000
\$6,000,000	\$6,000,000	\$6,000,000
\$7,000,000	\$7,000,000	\$7,000,000
\$8,000,000	\$8,000,000	\$8,000,000
\$9,000,000	\$9,000,000	\$9,000,000
\$10,000,000	\$10,000,000	\$10,000,000

- UM/UIM coverage is available in the following states:
  - o Florida
  - o Louisiana
  - o New Hampshire
  - o Vermont
- NOTE: UM/UIM limit selection: The BOP's liability limit will be the scheduled SIR's limit regardless of the selected underlying UM/UIM limit.

## Version History

Date	Key Revisions
10/6/16	Updated wind eligibility table
10/6/16	Updated utility services time element eligibility table
10/6/16	Updated utility services direct damage eligibility table
10/6/16	Updated wind business income sublimit table
10/6/16	Updated UW guidelines: HNO ineligible classes; LRO eligibility; permissible vacancy percentage; Processing & Service eligibility, Restaurant & Mercantile/Retail guidelines
10/10/16	Added BOP expansion classes wave 1.
10/11/16	Updated account maximum sales eligibility, from \$15M to \$20M; added explanatory language re: how to select Contractors' 'Office' v. 'Shop' Prem/Ops classifications
10/31/16	Added clarifying language re: UW eligibility
11/28/16	Increased TIV table limits for non-sprinklered, frame, non-restaurant construction
12/7/16	Clarify Wind Tables re: application of deductibles; modify tables to reflect which states do not permit exclusion of locations due to wind peril; see tables, pp 17-20.
1/12/17	Add comment re: definition and ineligibility of public warehousing, under "All Classes, Eligibility Guidelines. Added BOP expansion classes wave 2 and 3.
1/31/17	Added comment regarding Restaurant compliance requirements and corrected base EPLI deductible; added brief description of eligible "Wholesalers".
4/27/17	Clarified how to appropriately rate Multi-occupancy LRO specifically for non-office buildings (i.e. strip centers)
4/27/17	Modified NY contractors' territorial eligibility
4/27/17	Added newly eligible classes of business
4/27/17	Removed contractor eligibility restriction on snow plowing since snow plow products completed operations hazard coverage is now available
6/22/17	Removed sales of firearms/ammunition from ineligible retail.
6/22/17	Changed tobacco sales from being ineligible to tobaccoconists.
6/22/17	Removed processing and service guideline around computer hardware, software, or network security design.
6/22/17	Added section for additional insureds.
6/22/17	Removed AL from ineligible liquor liability coverage states.
6/22/17	Added guideline for restaurants that up to 10% catering is permissible.
7/31/17	Remove security guard class codes.
7/31/17	Added Commercial Liability Excess Policy Guidelines
11/16/17	Added states for XS liability
1/30/18	Combined BOP and XS state availability.
4/11/18	Added guidelines for ice cream stores and hibachi.
9/9/2018	Added new states for BOP and XS: ID, OR, MT, NM, ND, SD, WY; and added eligible class - Nail Salons

11/1/2018	Added clarifying guidelines around tool, machinery, and equipment rental, snow plow coverage eligibility, engineers and architects not engaged in construction, real estate agents and property management, and difference between contractor office and shop. Removed water companies and interior decorators from office class code list.
1/1/2019	Removed the following class codes: Household Appliance Installation – 74101 and 74111 Door and Window Installation – 74411 and 74421 Detective Agencies – 63741 and 63751 Building Materials Dealers – 52114 Toys Distributors – 50901 Added clarification on rating for additional insureds. Moved version history to end of document. Added class code: Grocery - Distributors - 50481
6/1/2019	Removed the mail order house retail class code and restaurant limited cooking drugstores. Added clarification around storing inventory on premises for retail and wholesale. Added guideline that 100% drop ship businesses are not eligible. Added definitions for restaurant types. Added guideline for offices making property management ineligible. Added definition of what engaged in construction is for architects/engineers - not engaged in construction class code.
8/7/2019	Updated design.



# Workers' Compensation

Eligibility & Underwriting Guidelines

July 29, 2019



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# Workers' Compensation Appetite Overview

## Eligibility Guidelines

- 75% of all businesses in the U.S. are eligible for Workers' Compensation through Attune.
- Workers' Compensation is available in 45 states and the District of Columbia. It is not available in Hawaii, North Dakota, Ohio, Washington, and Wyoming.
- Workers' Compensation appetite is consistent across all states.
- Stop Gap coverages are not available.
- Applicants with exposure to, or over, lakes, oceans, or rivers are not eligible for Workers' Compensation through Attune.
- Applicants with no employees such as freelancers or owners are not eligible for Workers' Compensation through Attune.
- Applicants where workers telecommute are not eligible for Workers' Compensation through Attune.
- Applicants where portion of the operations/entities are separately insured are not eligible for Workers' Compensation through Attune.
- Non-Profit organization applicants are not eligible for Workers' Compensation through Attune.
- Applicants who engages in construction are not eligible for Workers' Compensation through Attune.
- Applicants with the following characteristics are not eligible for Workers' Compensation through Attune:

Arborist

Landscapers

Abortion Clinics

Leasing or Staffing Services

Adult Day Care

Logging/Inland Marine Risks

Agriculture

Mental-Health Facilities

Autism Spectrum Facilities

Roadside Towing

Aviation

Motorcycle Repair

Cannabis Dispensaries

Vape Shops

Clothing Manufacturers (CA Only)

ATV, Motorcycles, Similar Risks

Farm Labor Contractors

Oil Refinery/Drilling/Blasting/Mining

Delivery Exposures Via Bicycle, Rollerskates, Skateboards

Outdoor Adventure Guides

Sports Teams

Pest Control

Drug Treatment Centers

Semi-Truck Repair

Family Counseling

Senior Care Facilities

Hospitals with Emergency Rooms

Transportation, Trucking, Taxis, or Courier Services

## Food Services

### Eligibility Guidelines

- Eligible applicants who offer delivery are subject to a referral.
- Applicants who offer delivery with a 25+ mile radius are ineligible.
- Applicants who use motorcycles, scooters, or bicycles for delivery are ineligible.
- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- McDonlads & Dominos applicants are ineligible.

### Food Services Target Classes

CLASS DESCRIPTION
Donut Shops
Donut Shops - Preparation & Service To Customers For Consumption On Premises
Sandwich Shops
Coffee Shops
Restaurants N.O.C.
Delicatessen - Retail & Drivers
Bagel Shops
Cafeterias
Food Trucks
Ice Cream Parlors
Fast Food
Pizza Parlors

## Bars & Nightclubs

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Ineligible applicants include but are not limited to:
  - Gentleman's Clubs
  - Organized Raves
  - Operations open after 2 a.m.
  - Applicants with cover charges, bouncers, crowd control, or armed security guards
- Applicants must have two or more employees on duty at all times.

### Bars & Nightclubs Target Classes

CLASS DESCRIPTION
Bars, Lounges, Or Taverns
Beer Gardens

Cocktail Lounges
Bars, Lounges, or Taverns - Including Entertainers And/Or Musicians
Wineries

## Retail

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Eligible applicants who offer delivery within a 25 mile radius are subject to a referral.
- Applicants who offer delivery with a 50+ mile radius are ineligible.
- Ineligible operations include but are not limited to:
  - Adult-Themed Businesses
  - ATV, Motorcycles, Watercraft Stores, or Similar Risks
  - Vape Shops or Cannabis/CBD Oils Dispensaries
  - Bounce Houses

### Retail Target Classes

CLASS DESCRIPTION
Art & Craft Supply Stores - Retail & Drivers
Audio Or Video Cassette, Book, Record, Compact Disc, Software
Bicycle Stores - Including Rental And Incidental Repair Work
Bicycles- Retail Sale Or Rental
Book Store
Book, Record, Compact Disc, Software, Video Or Audio Cassette
Camera Or Photograph Supplies Stores
Clothing Stores - Retail Or Wholesale
Clothing, Shoes, Linens Or Fabric Products - Retail - Including Alteration Department
Clothing, Shoes, Linens, Or Fabric Products - Wholesale
Clothing, Wearing Apparel Or Dry Goods Stores
Delicatessen Stores
Department Stores
Dry Goods
Electrical Appliance Dealer Small Appliances - Wholesale
Electrical Hardware Stores - Wholesale Or Retail
Electrical Supply Store - Retail
Eyewear - Wholesale Or Retail
Fish, Meat, Or Poultry Stores
Florists
Furniture Stores

Grocery, Tea, Or Coffee Dealers
Hearing-Aid Stores
Household Furnishings Or Wearing Apparel Dealer
Jewelry Stores
Leather Or Hide Dealer
Optical Stores
Pharmacies - Retail & Drivers
Pharmacy - Retail Or Internet Or Mail Order
Precious Stone Setting
Radio Or Television Parts And Accessories
Retail N.O.C.
Shoe Shine Parlor
Shoe Stores
Tailoring Or Dressmaking - Custom Exclusively
Wearing Apparel Or Household Furnishing Dealer - Retail

## Medical Services

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Ineligible operations include but are not limited to:
  - Hospitals With Emergency Rooms
  - Addiction Recovery Centers
  - Abortion Clinics
  - Autism Spectrum Facilities
  - Adult Day Care
  - Mental-Health Facilities
- Applicants who offer mobile services, hospice, home health centers, or convalescent homes are ineligible.

### Medical Services Target Classes

CLASS DESCRIPTION
Chiropracist Office
Dentists / Dental Surgeons
Hearing Aid Ear Mold Manufacturing
Optometrists
Physician & Clerical Office
Psychologist Office

## Schools & Child Care

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Applicants with residential day care operations, unless renovated for commercial, are ineligible.
- Ineligible operations include but are not limited to:
  - Motorcycle, Truck Driving and Drivers Education Schools
  - Gymnastics Schools
  - Dance Schools
  - Home Schools

### Schools & Child Care Target Classes

CLASS DESCRIPTION
Before And/Or After-School Programs
Charter Schools
Child Care Centers
Child Day Camps - All Employees
Child Daycare Centers
College Or Schools - All Other Employees
College Or Schools - Professional Employees & Clerical
Computer Training Schools
Cosmetology Schools - All Other Employees & Drivers
Cosmetology Schools - Instructors
Day Nurseries - All Employees & Clerical
English As A Second Language / Courses By Specialist Contractor
Kindergarten - Not Operated In Conjunction With Grade School
Nurseries - Day - Other Employees
Nurseries - Day - Professional Employees, Teachers
Pre-School (Child Care Or Early Education) Services - All Employees Including Office
Pre-Schools - All Other Employees & Drivers
School Districts - Public, Private, Parochial
School - Janitorial Operations And Custodial Care
Vocational Training Schools - All Other Employees & Drivers
Vocational Training Schools - Professional Employees

## Hotels & Hospitality Services

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Eligible applicants who offer delivery are subject to a referral.

### Hotels & Hospitality Target Classes

CLASS DESCRIPTION
Bed & Breakfasts
Boarding Houses - All Other Employees & Drivers
Boarding Houses - Seasonal - All Other Employees & Drivers
Boarding Houses - Restaurant Employees
Boarding Houses - Seasonal - Restaurant Employees
Bowling Centers
Club - Country, Golf, Fishing Or Yacht
Club - Country, Golf, Fishing, Or Yacht - All Employees & Clerical, Salespersons, Drivers
Club N.O.C. - All Employees Except Office.
Garages - Operated By Hotels
Garages Operated By Hotels, Etc.
Golf Courses - City Operated
Golf Courses - Pro Shops - Operated By Golf Course
Golf Courses - Public Or Private
Golf Courses Operated By Hotels, Etc.
Hotels - All Other Employees & Salespersons, Drivers
Hotels - Restaurant Employees
Hotels Or Resorts - All Other Employees & Drivers
Hotels Or Resorts - Seasonal - All Other Employees & Drivers
Hotels Or Motels - Food Service Operations
Motels, Motor Courts, Tourist Courts Or Cabins - All Employees & Salespersons, Driver
Motels, Motor Courts, Tourist Courts Or Cabins - Janitorial Operations And Custodial Care
Motels, Motor Courts, Tourist Courts Or Cabins - All Other Employees
Swim Clubs - Indoor
Tennis Clubs - Indoor
Yacht Clubs

## Professional Services

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Applicants with no employees such as freelancers or owners are ineligible.
- Ineligible operations include but are not limited to:
  - Talent Agencies
  - Bail Bondsmans
  - Draftsmans
  - Licensed Contractors
  - Charitable/Welfare organization
  - Check-Cashing Services
  - Collection Agencies
  - Pari-Mutuel Betting Organizations
  - Logistics & freight forwarders
  - Distributors
  - Mailing/Addressing Companies
  - Management/Dispatching of Vehicles Organizations

### Professional Services Target Classes

CLASS DESCRIPTION
Accounting Firms
Auditor, Accountant, Factory Cost, or Office Systematizer
Clerical Office Employees N.O.C
Clerical Service Contractor - Traveling Clerical
Clerical Telecommuter Employees
Computer Device Installation, Inspection, Service, Or Repair
Computer System Designers Or Programmers
Computing System Designers Or Programmers - Traveling
Copying Or Duplicating Service - All Employees & Clerical, Salespersons, Drivers
Data Processing Systems - Installation, Inspection, Adjustment, or Repair Shops
Day Spa - Variety Of Beauty Treatments
Drafting Employees
Duplication Services
Electrolysis
Engineer Or Architect - Consulting
Engineers Or Architects
Factory Cost Or Office Systematizer, Accountant Or Auditor - Traveling
Film Exchange
Furniture - Upholstering
Internet or Web-Based Application Development Or Operation



Law Firms - All Employees Including Office
Law Office - All Employees - Clerical, Messengers, Drivers
Motion Picture - Film Exchange, Projection Rooms, Clerical
Museum - Public or Non-Professional - Employees & Drivers
Offset Duplication
Piano Tuning - Away From Shop
Printing - Editing
Printing - Quick Printing
Public Library
Public Library Or Museum- Professional Employees, Clerical
Scales - Installation Or Adjustment - Coin Operated Type - Salespersons, Drivers
Soap Dispenser - Installation and Inspection
Telecommuter - Clerical Employees
Telephone or Telegraph - Exchange Employees, Clerical
Video - Post Production

## Automotive Services

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Applicants offering roadside towing, motorcycle repair, or semi-truck repair are ineligible.
- Eligible gas station applicants must have a minimum of eight gasoline nozzles at each location.

### Automotive Services Target Classes

CLASS DESCRIPTION
Auto Body Manufacturing
Automobile - Body Repair
Automobile - Bumper Repair
Automobile - Muffler - Installation, Repair, Drivers
Automobile - Sales, Service Agency, Parts Department Employees, Drivers
Automobile - Service, Repair Center, Drivers
Automobile - Body Manufacturing, Repair
Automobile or Truck - Body Repairing, Painting
Automobile or Truck - Oil & Fluid Replacement, Service Facilities - No Gasoline Sales or Repair
Automobile Radiator Repair
Automobile Repair Facilities

Automobile Repair Shops
Automobile Service Centers or Garages
Automobile Service Stations
Automobile Starting & Lighting Repair Work
Automobile Brake Service, Repair, Drivers
Automobile Muffler Installation, Repair, Drivers
Automobile Radiator Repair - No Manufacturing
Automobile Service Stations, Drivers
Automobile Fender Repairing
Gasoline Stations - Self Service, Convenience Retail
Quick Oil Change, Lubrication Garage

## Manufacturing

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Eligible applicants who offer delivery with a 1-49 mile radius are subject to a referral.
- Applicants who offer delivery with a 50+ mile radius are ineligible.
- Eligible applicants with safety guards on premise are subject to a referral.
- Eligible applicants with over 100 employees are subject to a referral.

### Manufacturing Target Classes

CLASS DESCRIPTION
Awning Manufacturing - Cloth
Baby Blanket, Crib Linen Manufacturing
Bag Renovating
Bandage Manufacturing
Barrel Assembly
Baseball Bat Manufacturing
Baseball Manufacturing
Basketball Manufacturing
Bathing Suit Manufacturing
Bicycle Manufacturing
Bicycle Manufacturing or Assembly
Bolt or Nut Manufacturing
Boot or Shoe Manufacturing - Rubber
Boot or Shoe Manufacturing -Repairing
Bowling Pin Manufacturing - Wood

Brush or Broom Assembly
Brush or Broom Handle Manufacturing
Button Manufacturing N.O.C.
Button Manufacturing - Metal
Button or Buckle Manufacturing - Metal
Camouflage Net Manufacturing
Candle Manufacturing
Canvas Goods Manufacturing N.O.C.
Canvas Goods Manufacturing - Lightweight Materials
Canvas Goods Manufacturing - Sea Anchors, Life Preservers, Floats, Fenders
Cash Register Manufacturing
Casket or Coffin Manufacturing or Assembly - Metal
Casket or Coffin Manufacturing or Assembly - Wood
Casket Or Coffin Manufacturing - Upholstering and Burial Garment
Cigar Band - Printing
Clock Manufacturing
Cloth Printing - Silk Screen Process - Machinery Operations
Coin Wrappers and Currency Strap Manufacturing
Collar Manufacturing
Computer Paper Manufacturing
Cooking Utensils Manufacturing - Aluminum
Cooperage Assembly
Corset Manufacturing
Costume Jewelry Manufacturing
Crayon Manufacturing
Crayon, Pencil, or Pen Holder Manufacturing
Decalcomania Transfer Manufacturing - Not Silk Screen Process
Decorating or Designing Textiles - By Hand
Diamond Cutter, Polisher, Setter
Doll Clothing, Cloth Dolls, or Cloth Parts Manufacturing
Doll or Doll Parts Manufacturing or Assembly
Draperies or Curtains Manufacturing - Cloth, Paper, Plastic Cutting, Sewing
Dress Form Manufacturing
Dress Pattern Manufacturing
Electric Lighting Fixture, Lantern or Lamp Manufacturing - Assembly, Finishing
Electric Motor Manufacturing Repair
Electron Tube Manufacturing

Embroidery Manufacturing
Envelope Manufacturing
Fixtures or Lamp Manufacturing - Assembly - Metal, Electric, Gas
Flower or Feather Manufacturing - Artificial
Flypaper Manufacturing
Footwear Manufacturing, Not Rubber
Fringe or Braid Manufacturing
Fuel Injection Device Manufacturing
Fuel Pump Manufacturing - Auto
Furniture Assembly From Manufactured Parts
Furniture Manufacturing - Assembling or Finishing - Wood
Gasket Manufacturing
Glove Manufacturing - Baseball, Boxing, Handball, Punching Bag Gloves
Gold Leaf Manufacturing
Hair Goods Manufacturing
Hosiery Manufacturing
Jewelry Manufacturing
Jewelry Manufacturing - Beads Stringing By Hand
Knit Glove Manufacturing
Knitting
Label Manufacturing - Woven Labels
Last or Shoe Form Manufacturing
Leather Belting Manufacturing
Leather Embossing
Leather Goods Manufacturing N.O.C.
Leather Skiving
Lens Manufacturing - Contact Lenses - Plastic
Lens Manufacturing-Ground
Lithographing
Luggage Manufacturing - Hard Case, Framed
Machined Parts Manufacturing N.O.C.
Microphone Manufacturing
Mitten or Glove Manufacturing Knit
Mop, Brush, or Broom Manufacturing
Music Roll Manufacturing - Perforated Paper
Musical Instrument Manufacturing - Metal - N.O.C.
Nail Manufacturing

Needle Manufacturing
Net Manufacturing
Optical Goods Manufacturing N.O.C.
Paper Coating
Pattern Making N.O.C.
Peg or Skewer Manufacturing - Wood
Pencil Manufacturing - Mechanical
Penholder or Pencil Manufacturing
Penholder, Crayon. or Pencil Manufacturing
Picture Frame Assembly
Picture Frame Manufacturing
Picture Frame Molding Manufacturing
Pillow, Quilt, Comforter, or Cushion Manufacturing - No Mattress Or Box Spring Manufacturing
Pin Manufacturing
Pipe Cleaner Manufacturing
Pleating, Stitching or Tucking - Dress Fabrics or Trimmings
Pocketbook Manufacturing
Portable Lantern or Lamp Manufacturing
Precision Machined Parts Manufacturing N.O.C.
Printing
Quilt Manufacturing
Radiator Manufacturing - Automobile
Reweaving Holes In Clothing
Sail Making
Shuttle Manufacturing
Slipper Manufacturing
Stationery Manufacturing
Super Charger Manufacturing
Tack Manufacturing
Telescope Manufacturing
Telescope Manufacturing - With Lens Grinding
Valve Manufacturing
Venetian Blind Assembly
Watch Manufacturing
Watch Manufacturing - Crystal

## Food Manufacturing

### Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Eligible applicants who offer delivery with a 1-49 mile radius are subject to a referral.
- Applicants who offer delivery with a 50+ mile radius are ineligible.
- Eligible applicants with safety guards on premise are subject to a referral.
- Eligible applicants with over 100 employees are subject to a referral.

### Food Manufacturing Target Classes

CLASS DESCRIPTION
Bagel Manufacturing
Bakery - Salespersons, Drivers, Route Supervisors
Bakery - Wholesale & Drivers
Baking Powder Manufacturing
Barbecue Sauce Manufacturing
Breakfast Cereal Manufacturing
Breakfast Food Manufacturing
Cake Mix Manufacturing - Dry Blending
Candy Manufacturing
Candy, Chocolate, or Confection Manufacturing
Candy, Chocolate, or Chewing Gum Manufacturing
Cat Food Manufacturing - Dry/Bagged - No Cereal Milling
Cereal Or Bar Manufacturing
Chewing Gum Manufacturing
Chinese Food Manufacturing
Chocolate Manufacturing
Chocolate or Cocoa Manufacturing
Coconut Shredding or Drying
Coffee Cleaning, Roasting, or Grinding
Condensed Milk Manufacturing
Confection Manufacturing
Cookie Manufacturing
Corn Chip Manufacturing
Corn Products Manufacturing
Cracker Manufacturing
Dehydrating Eggs Manufacturing
Dog Food Manufacturing - Dry/Bagged - No Cereal Milling
Donut Manufacturing

Flavoring Extract Manufacturing
Flavoring Syrups Blending
Flour Mixing And Blending - No Milling
Food Products Manufacturing N.O.C.
Frozen Confectionery Bar Manufacturing
Frozen Food Products Manufacturing
Frozen Fruit, Fruit Juice Processing
Fruit Flavored Drink Manufacturing
Fruit Juice Manufacturing
Gelatine Manufacturing
Gelatine-Grinding, Mixing or Blending
Glucose Manufacturing
Herbs - Blending, Grinding, Packing
Honey Processing
Ice Cream Cone Manufacturing
Ketchup Manufacturing
Licorice Extract Manufacturing
Luncheon Meats Manufacturing
Macaroni Manufacturing
Malted Milk Manufacturing - Including Dehydration of Milk
Mayonnaise Manufacturing
Mustard (Prepared) Manufacturing
Nut Cleaning Or Shelling
Peanut Butter Manufacturing
Pickle Manufacturing
Pizza Assembly - No Baking Operation
Pizza Manufacturing - Frozen
Popcorn Manufacturing
Potato Chip, Popcorn, or Snack Chip Manufacturing N.O.C.
Pretzel Manufacturing
Processed Meat Products Manufacturing
Processed Meat Products Manufacturing - No Slaughtering or Handling of Livestock
Relish Manufacturing - Fruit or Vegetable - No Pickling Operations
Salad Dressing Manufacturing
Salad Preparation - Cole Slaw, Egg, Potato
Sandwich Spread Manufacturing
Sauces Manufacturing

Soup Manufacturing
Spaghetti Manufacturing
Spice Grinding
Tamale or Tortilla Manufacturing
Tea - Blending, Mixing Including Packing Into Teabags
Vegetable Sauce Manufacturing
Vinegar Manufacturing - Purchased Concentrates Only
Yeast Manufacturing

## Frequently Asked Questions

### How is Workers' Compensation billed?

EMPLOYERS® will send an invoice directly to the insured in the mail. They should receive it 7-10 days after bind. The insured will also receive information on how to log into the EMPLOYERS insured portal to enroll in auto pay.

EMPLOYERS® offers the below payment plans:

- 100% Down (Annual Pay)
- 30% Down + 3 Equal Installments (Available to Policy Sizes Greater Than \$1,000)
- 10% Down + 9 Equal Installments (Available to Policy Sizes Greater Than \$2,500)
- 0% Down + Pay-As-You-Go (PrecisePay®) (Available to Policy Sizes Greater Than \$1,000)

Invoices will be mailed directly to the insured however they can call 775-327-2723 to make payments over the phone.

### How can my client report a Workers' Compensation claim?

All Workers' Compensation claims should be reported directly to EMPLOYERS® through a 24/7 multilingual claim reporting center. This number is for reporting a new work-related injury when the employee has not received medical treatment.

EMPLOYERS® Injured Employee Hotline  
Phone: 855-365-6010

If you or your insured have any additional claims-related questions outside of reporting of a claim, please call EMPLOYERS® Customer Support at (888) 682-6671.

### What kind of Workers' Compensation endorsements are available through Attune?

At this time, the only endorsements we can process are for payroll, number of employees, and new locations. Please email all endorsements request to [help@attuneinsurance.com](mailto:help@attuneinsurance.com). Please include the insured's name, policy number, and detailed information as to what endorsement you would like to make.

### How are Workers' Compensation policies renewed?

Policies under \$25,000 are autoquoted and bound 40 days prior to the effective date. Policies \$25,000 and over, are sent to an underwriter for review 120 days prior to the effective date. They will review, and bind once a renewal order is received from the broker.



## **How are Workers' Compensation policies audited?**

All policies are subject to a Premium audit. These requests will be mailed to the insured directly. They will need to be completed and sent back to:

EMPLOYERS®

Premium Audit Department

P.O. Box 539125 18

Henderson, NV 89053-9125

E-mail: [auditinfo@employers.com](mailto:auditinfo@employers.com)

For faster processing, the insured can register for the EACCESS portal and complete the audit online.

## **How are Workers' Compensation policies referred?**

When your submission is referred in the Attune Portal, you will see a pop-up that includes an indicative price for your submission. The indicative price is an estimated premium and is subject to change once Underwriting reviews the submission. In order for your submission to be sent to the Underwriting Team for review, you must select "Continue with Referral" in the pop-up. If you do not, the submission will not be sent to the Underwriting Team. On average, it can take up to 3 business days to complete the initial review and request additional information regarding the risk.