

## **Business Umbrella Program Countrywide Non-Admitted Personal Lines Non-Admitted E&S/Specialty Companies (not available in CA) Scottsdale Insurance Company (SIC)**

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### **Applicable States**

HI, MA, NJ and VA

### **Available Limits**

\$1,000,000 to \$10,000,000

\*Risks with Senior operator(s) are limited to \$5,000,000 (maximum)

## **GENERAL UNDERWRITING GUIDELINES AND RATES**

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### **Underwriting Guidelines**

This program is designed to provide coverage for the Business Owner for both personal and business liability. It will be written only in conjunction with our Personal Umbrella Program. If risk does not qualify for our Personal Umbrella, you cannot write the Business Owner Umbrella.

### **Policy Minimum Premium**

\$350 for first \$1 Million

\$250 for each additional \$1 Million up to \$5 Million

### **Policy Fee**

Fully earned Policy Fee

### **Policy Period**

Annual term

### **Self-Insured Retention**

None.

### **Application Requirements**

A fully completed and signed application is required on all New Business. (Commercial & Personal sections)

A fully completed and signed UM / UIM Selection or Rejection form—NOTX0390CW

### **Senior Operator**

Age 70 and older (applies to New and Renewal business)

### **MVR Requirements**

Current MVR for all drivers at the time of New Business, and every third renewal thereafter

Current MVR for all newly added drivers

Current MVR any time additional driving activity is noted

### **Medical Statement Requirements:**

Age 70 - 79 with any driving activity, and subsequent renewals with additional driving activity  
Age 80 - 89 regardless of driving activity, and subsequent renewals with any driving activity  
Age 90 and older regardless of driving activity, and every renewal thereafter

### **Renewal Requirements**

A fully completed and signed Renew Offer or Renewal Questionnaire is required every renewal.  
Current MVR(s) for all drivers every third renewal or with additional driving activity.

## **ELIGIBILITY**

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### **Primary Insurer AM Best Rating Requirement**

Commercial Auto underlying carrier must have AM Best rating of A-VII or better.

### **Named Insured**

Policy must be written in the name of the individual.

Trust, Limited Partnerships, Estates and LLC's are acceptable if single principal LLC, sole proprietor or family LLC. Submit with PUZ-SUPP-1. Entities should be added via END-0450.

### **Exposures / Occupancies**

Apartments, Condominiums, Flats and Dwellings with building hazards that are not out of the ordinary.

Commercial or Mercantile Premises rented to others (LRO) that do not present unusual exposures to tenants or neighboring buildings.

Vacant Land in urban or rural settings; We exclude loss from developing of vacant land.

Retail Stores / Specialty Shops that do not present more than an incidental product or off premises liability exposure.

Offices or Business Operations – Professional or Service Sector: Most types of offices that do not present more than an incidental products liability, premises operations, or off-premises exposure. (By service sector, we mean business offices that provide business services, but who may not be professionals.)

All professional liability is excluded.

Ineligible Risks are converted dwellings, non-profit housing, housing projects, institutional housing, housing authorities and buildings in excess of 4 stories.

## **SUBMIT / PROHIBIT**

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### **Submit**

- Any Open Liability Claim
- Any owned real estate, personal property or assets not listed on application
- Any risk with four or more losses
- More than 2 light pickup trucks
- More than 5 Commercial Use Vehicles
- More than 5 employees regularly using their personal autos for business
- Risks with Deep Fryers
- Total losses over \$20,000 within the past five years

## Prohibited Occupancies, Coverages and Risks

- Bars, taverns or nightclubs
- Buildings in excess of four stories
- Clothing Manufacturers and Subcontractors
- Clothing Manufacturing
- Converted Dwellings
- Delivery Operations for Auto Coverage
- Dry Cleaners
- Farm Exposures
- Fireworks, arms or ammunition
- Golf Cart Rentals
- Hair Removal
- Hair Transplant
- Hay, grain, feed or fertilizer
- Housing Authorities
- Housing projects
- Incidental storage of paint thinners, gasoline, oil, petroleum products or other chemicals
- Institutional Housing
- Land Development
- Manicure and Pedicure (incidental acceptable)
- Manufacturing
- Massage
- Non-profit housing
- Paper, rags or other scrap material
- Professional Liability
- Tanning Salons
- Tattoo and Tattoo Removal
- Theatres, schools, day care centers, churches or auditoriums
- Tire, gas stations or auto repair shops
- Vehicle or boat storage
- Wood, lumber, cabinets or furniture

## Eligible Classes

Eligible Classes and Qualifications		
<ul style="list-style-type: none"> <li>• Antique Stores</li> <li>• Appliance Sales</li> <li>• Aquarium Sales and Supplies</li> <li>• Art Galleries</li> <li>• Artist Supplies</li> <li>• Audio / Visual Equipment—service / repair less than 25% of total sales</li> <li>• Bath Shops</li> <li>• Barber, Beauty Shops and Hair Salons—exclude professional liability—Under 10 operators per location—no repackaging of products</li> <li>• Beauty Supply Stores—no repackaging, mixing or modification of products</li> <li>• Bed and Breakfast—Habitational</li> <li>• Beverage Shops—no liquor stores</li> <li>• Blankets and Bedspreads</li> <li>• Bookbinding and Printing Supplies</li> <li>• Books and Magazines—Comic books or sport cards less than 10% of sales</li> <li>• Bric-a-brac Stores</li> <li>• Bridal Gowns</li> <li>• Camera Equipment and Supplies</li> <li>• Cards—Greeting</li> <li>• Coin and Stamp Dealers</li> <li>• Ceramics, Pottery &amp; China</li> <li>• Clocks</li> </ul>	<ul style="list-style-type: none"> <li>• Clothing Stores</li> <li>• Coffee, Tea and Spices</li> <li>• Dairy Products</li> <li>• Delicatessens—liquor sales limited to less than 25% of total sales</li> <li>• Dollar Stores</li> <li>• Florists and Flower Supplies</li> <li>• Food Stores NOC—specialty type food store—not grocery or supermarket—liquor sales limited to less than 25% of total sales</li> <li>• Fruit and Vegetable Stores</li> <li>• Gift Shops</li> <li>• Golf Equipment Stores</li> <li>• Graphic Arts / Graphic Designers</li> <li>• Greenhouses</li> <li>• Hearing Aid Stores—professional liability excluded</li> <li>• Hobby and Model Stores</li> <li>• Ice Cream, Frozen Yogurt &amp; Gelato Stores</li> <li>• Jewelry Distributors and Stores</li> <li>• Juices &amp; Syrups—no relabeling or repackaging</li> <li>• Kitchen Accessory Stores</li> <li>• Ladies Lingerie</li> <li>• Lighting Shops</li> <li>• Laundries—self-service acceptable if fully attended and closed by 10:00 p.m.</li> <li>• Leather Goods</li> <li>• Lithographing</li> </ul>	<ul style="list-style-type: none"> <li>• Musical Instruments</li> <li>• Mailing and Address Companies</li> <li>• Notions</li> <li>• Office Machines, Equipment and Supplies—repair and service less than 25% of total receipts</li> <li>• Optical Goods—professional liability excluded</li> <li>• Packaging Stores</li> <li>• Painting or Pictures</li> <li>• Piano Stores</li> <li>• Picture Frames</li> <li>• Plant Stores</li> <li>• Printing and Photocopying</li> <li>• Records, Tapes, Sheet Music and Compact Discs</li> <li>• Sewing Machines</li> <li>• Shoe Repair</li> <li>• Shoe Distributors and Stores</li> <li>• Silk Flowers and Plants</li> <li>• Stationery and Paper Supplies</li> <li>• Tailor, Dressmaker and Alterations</li> <li>• Taxidermist</li> <li>• Trophy Supply Stores</li> <li>• Tuxedo Stores</li> <li>• Vacuum Cleaner Stores—repairs limited to less than 25% of total sales</li> <li>• Video Stores—equipment rental must not exceed 25% of total sales</li> </ul>

## Questions?

Email [info@amqts.com](mailto:info@amqts.com) or call A&M at (323) 255-2333 for details & assistance.

Anderson & Murison, Inc.

Wholesale Insurance Services

800 West Colorado Blvd., P.O. Box 41911

Los Angeles, CA 90041 - Lic. # 0323106

Voice (323) 255-2333 | FAX (323) 255-0957

[www.andersonmurison.com](http://www.andersonmurison.com)

