

Businessowners' Policy

PROCESSING AND SERVICES

Attune provides coverage to a wide range of processing and service classes across the country. From auto detailers to photographers, you are sure to find the perfect fit. The Attune portal makes it quick to find what is in appetite and simpler to service your policy than ever before; with auto-renewal and paperless direct billing, we're making insurance as easy as it should be.



Eligibility highlights

- New Ventures are eligible
- Locations can be up to 50,000 sqft

Account parameters

- \$4.75M per location
- \$9.5M per account
- No more than three claims in the last five years, and no more than \$20,000 total incurred (CAT claims not counted)

Rating highlights

- Professional Services classes are rated by annual revenue
- Risk should be valued at 100% replacement cost

Coverage highlights

- Business Income from Dependent Properties: \$10,000
- E&O offered with certain class codes
- Stackable limits on enhancement form
- Money and Securities stackable limit

Recent big binds from Attune brokers:

Class Code	Premium
Beauty Parlors & Hair Styling Salons	\$8,618
Pet Grooming	\$7,886
Mail Box/Packaging Stores	\$5,167
Television/Radio Receiving Set Installation or Repair	\$4,725

Top class codes:

1. Automobile Detailing
2. Mailbox/Packaging Stores
3. Photographers
4. Jewelry–Repair
5. Shoe Stores–Repair
6. Television/Radio Installation or Repair

Target States:

1. Oklahoma
2. Virginia
3. Ohio
4. Colorado
5. Kansas
6. Michigan

Eligibility Overview:**Eligible:**

- Auctioneers
- Automobile Detailing
- Automobile Glass Repair
- Bakeries
- Barber Shops
- Beauty Parlours & Hair Styling Salons
- Copying & Duplicating Stores
- Dental Laboratories
- Disc Jockey
- Document Scanning and/or Preservation
- Engraving
- Funeral Homes or Chapels
- Jewelry – Repair
- Lithographing
- Mail Box/Packaging Stores
- Mailing/Addressing Co-Direct Mailing Co
- Mailing/Addressing Co-Mailing List Compiling Services/Mailing List Publishers
- Nail Salons
- Pet Grooming
- Photoengraving
- Photographers
- Printing
- Shoe Stores-Repair
- Tailoring/Dressmaking Establishments - Custom
- Taxidermists
- Television or Radio Receiving Set Installation or Repair

Ineligible:

- Medi-spa or cosmetic enhancement services including but not limited to surgical and nonsurgical remedies, dermabrasion, botox/ filler injections, coolsculpting, chemical peels, laser hair removal, tattoo removal, laser skin resurfacing, hair transplant, or eyelash extensions
- Day spas
- Bodywork services
- Tattoo parlors
- Tanning salons
- Below neck waxing or massage services in private behind screens, curtains or closed doors