

# Businessowners' Policy

## RETAILERS

Attune provides coverage to a wide range of retail industries. From bakeries to distributors, 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

- Retail classes are rated by the limit of insurance
- Risk should be valued at 100% replacement cost. Instantly calculated using our automatic valuation tool in the Attune Portal

### Coverage highlights

- Stackable enhancement endorsements
- Newly Acquired or Constructed Property Enhancement: up to \$300K for each building, \$250K BPP
- Peak season increase of 25%
- Business Income from Dependent Properties: up to \$10k

## Recent big binds from Attune brokers:

Class Code	Premium
Bakeries-Retail, No Baking on Premises	\$33,485
Feed, Grain or Hay Dealers	\$17,741
Household Appliances and Home Furnishings Stores	\$17,213
Mercantile: Coffee, Tea, and Spice Specialty Stores	\$16,098

**Top class codes:**

1. Home Improvement Stores
2. Sporting Good & Athletic Apparel
3. Grocery Distributors
4. Delicatessens
5. Appliance Distributors
6. Drugstores

**Target States:**

1. Connecticut
2. Delaware
3. Ohio
4. Utah
5. Colorado
6. Michigan

**Eligibility Overview:****Eligible Retail:**

- Appliance Stores
- Antique Stores
- AC Equipment-Retail Only
- Army/Navy Stores
- Art Gallery
- Automobile Parts and Supplies-Retail Stores
- Bakeries
- Battery Stores
- Bed and Bath Shops
- Beer and Wine Making Supply Stores
- Beverage Stores – Liquor and Wine
- Bicycle Shops
- Bookbinding & Printing Supplies
- Books & Magazines Stores
- Boutique / Gourmet Food Stores
- Camera & Photographic Equipment
- Candle Shops
- Candy/Confectionery Stores
- Catalog/Premium Coupon Redemption Stores
- Ceramics-Retail
- Cheese Shops
- China and Crystal Stores
- Clock Shop with Repair
- Clothing/Wearing Apparel
- Coffee, Tea, and Spice Specialty Stores
- Collectibles & Memorabilia
- Cookie Stores
- Cosmetic, Hair or Skin Preparation - Retail Only
- Department Stores
- Drugstores
- Dry Goods Dealers
- Edible Bouquet Stores
- Education and School Supply Stores
- Electrical Lighting Stores
- Electronics Store
- Fabric Stores
- Feed, Grain, or Hay Dealers
- Fence Dealers
- Florists
- Floor Covering
- Fruit or Vegetable Dealers
- Fur – Garments and Pelts – Retail
- Furniture Stores
- Gardening and Light Farming Supplies

**Eligible Retail (cont.):**

- Gift Shops
- Glass Dealers & Glaziers-Retail Only
- Glass Novelty Store
- Greeting Card Stores
- Hardware and Tools Distributors
- Health Food Store
- Hearing Aid-Retail
- Hobby, Craft, or Artist Supply Stores
- Holiday Boutiques
- Home Furnishings Stores
- Home Improvement Stores
- Instructional Arts and Crafts Stores - Bring Your Own Alcohol
- Janitorial Supplies
- Jewelry Stores
- Kiosks
- Kitchen Accessories
- Knives and Scissors Stores
- Lamps and Lighting Fixture Stores
- Locksmiths
- Leather Products/Hide Stores
- Luggage Goods
- Machinery or Equipment Dealers
- Marble Products
- Meat, Fish, Poultry, or Seafood
- Metal Dealers
- Monument and Tombstones
- Music Stores
- Music Instrument Stores
- Newsstands
- Nut Shops
- Office Machines or Appliances
- Optical Goods
- Painting, Picture, or Frame Stores
- Paint, Wallpaper or Wallcovering Stores
- Paper and Paper Products, Rag or Rubber Stock Dealers – Second-hand
- Party Supply Stores
- Pharmacies
- Photographic Equipment
- Plumbing Supplies and Fixtures
- Piece goods, sewing & needlework stores
- Pool Table and Billiards Supply Stores
- Popcorn Shops
- Pottery Stores - no kiln
- Precision & Scientific Tools and Instruments
- Refrigeration Equipment
- Religious Articles Stores
- Scrapbooking Stores
- Sewing Machine Stores
- Shoe Stores
- Sporting Goods/Athletic Equipment Stores
- Stationary/Paper Products
- Straw & Straw Products - Retail Only
- Sunglasses Shop
- Tie Shop
- Toy Stores
- Trophy Stores
- Uniform Stores
- Vacuum Cleaner Sales and Service
- Variety Stores
- Video Stores
- Wigs
- Wood Products - Retail
- Yarn Stores

**Eligible Wholesale/Distributors:**

- Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only
- Appliance Distributors - Household and Home Furnishings
- Automobile Parts and Supplies - Distributors
- Bakeries - Distributors
- Barber or Beauty Shop Supplies Distributors
- Bookbinding and Printing Supplies - Distributors
- Clothing or Wearing Apparel – Distributors
- Collectibles and Memorabilia - Distributors
- Equipment, Fixtures or Supplies Distributors - Office and Store Equipment
- Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment
- Fabric - Distributors
- Floor Covering - Distributors
- Florists - Distributors
- Food - Bakery Items
- Food - Beverage
- Fruit or Vegetable
- Gardening and Light Farming Supply - Distributors
- Grocery - Distributors
- Hardware & Tool (not power) - Distributors
- Hearing Aid - Distributors
- Heating or Combined Heating and Air Conditioning equipment – Distributors
- Hobby, Craft or Artists' Supply - Distributors
- Janitorial Supplies - Distributors
- Jewelry - Distributors
- Meat, Fish, Poultry or Seafood - Distributor
- Metal Dealers
- Office Machines or Appliances - Distributors
- Optical Goods - Distributors
- Plumbing Supplies and Fixtures - Distributors
- Powered Equipment Dealers
- Refrigeration Equipment – Commercial - Distributors
- Stationery or Paper Products Distributors - bulk, wholesaling

**Ineligible:**

- Applicants selling products under the insured's name; manufacturing; importing goods directly by the insured; and the repackaging and/or relabeling of products
- Tobacconists or vape shops
- Adult themed businesses, including adult book stores
- Pawn shops, check cashing businesses
- Off-premises warehousing or warehousing for others
- Self-storage businesses
- Grocery stores or supermarkets (over 2,000 square feet)