

# Attune's Businessowners' Policy

## RETAILERS

Attune provides coverage to a wide range of retail classes on Main Street, USA. From lawyers to dentists, you are sure to find the perfect fit. With our admitted Accredited BOP, auto-renewal, and paperless and direct billing, we're making **insurance as easy as it should be.**



### Rating highlights

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

### Eligibility 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.

### 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)

### 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
Mercantile: Coffee, Tea, and Spice Specialty Stores	\$16,098

#### Top class codes:

1. Home Improvement Stores
2. Sporting Good & Athletic Apparel
3. Grocery–Distbtrs
4. Delicatessens
5. Drugstores

#### Target States:

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

#### Eligible Retail:

- 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

**Eligible Retail (cont.):**

- Electrical Lighting Stores
- Fabric Stores
- Feed, Grain, or Hay Dealers
- Fence Dealers
- Florists
- Floor Covering
- Fruit or Vegetable Dealers
- Fur – Garments and Pelts – Retail
- Gardening and Light Farming Supplies
- 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 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
- 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

**Eligible Retail (cont.):**

- Vacuum Cleaner Sales and Service
- Video Stores
- Wigs
- Wood Products – Retail
- Yarn Stores

**Eligible Wholesale/Distributors:**

- Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only
- 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
- 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)