

# Businessowners' Policy

## PROFESSIONAL SERVICES AND OFFICES

Attune provides coverage to a wide range of professional services and office classes across the country. From medical offices to interior decorators, 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
- Locations with a building age of up to 20 years old are eligible

### 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
- Forty-eight hour time deductible for Business Income
- Electronic Data: \$25,000
- Stackable limits on enhancement form

## Recent big binds from Attune brokers:

Class Code	Premium
Dental Office	\$25,239
Accounting Services	\$14,686
Consultants	\$10,554
Manufacturers' Representatives	\$10,157

**Top class codes:**

1. Medical Offices
2. Insurance Agents
3. Accounting Services
4. Office Condominiums
5. Health Maintenance Organizations
6. Interior Decorators

**Target States:**

1. Connecticut
2. Arizona
3. Ohio
4. Kentucky
5. Colorado
6. Michigan

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

- Accounting Services
- Advertising
- Appraisal Companies
- Arbitration and Mediation Services
- Bookkeeping Services
- Claims Adjuster
- Consultants
- Data Processing Services
- Dental Offices
- Employment Agencies
- Engineers/Architects
- Health Maintenance Organizations
- Insurance Agents
- Labor Union
- Lawyers
- Life / Career Coach
- Medical Offices
- Payroll Accounting Services
- Real Estate Agents
- Not-for-profit
- Veterinarians Offices
- Ticket Agencies
- Website design and online marketing
- Writer - Grant or Resume
- Commercial Condominium (Association risk only)
- Office Condominium (Association risk only)

**Ineligible:**

- Places or operations of worship
- Human Services
- Daycares
- Crisis centers of any kind
- Property Management services