

Attune's Businessowners' Policy

ARTISAN MAKERS

Attune provides coverage to a wide range of Artisan Makers. From cheese shops to specialty bakeries, 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

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

Eligibility highlights

- New Ventures are eligible
- Locations can be up to 50,000 sqft
- Removal of employee count limits for the core BOP

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

- Business Income from Dependent Properties: \$10,000
- Personal Property off Premises provided automatically in the enhancement form
- Limits for theft for specified items is higher in the enhancement form than normally provided by an ISO base form

Recent big binds from Attune brokers:

Class Code	Premium
Artists – performing, audio or visual	\$3,178
Leather Goods Makers	\$1,605
Cosmetic Makers (soap, lotion, balms, serums only)	\$759
Ice Makers and Distributors	\$1,101

Top class codes:

1. Window Treatments
2. Leather Goods Makers
3. Artists—performing, audio, or visual
4. Cosmetic Makers
5. Apparel Makers
6. Chocolate and Cocoa Makers

Eligible Contractors:

- Apparel Makers
- Artists – Performing, Audio or Visual
- Cheese Makers
- Confectionery Makers
- Cosmetic Makers (soap, lotion, balms, serums only)
- Fruit Juice Makers
- Ice Cream and Frozen Dessert Makers

Ineligible:

True Manufacturing: made with a true machinery exposure, is mass made in a factory, or is made by a third party outside of the United States

Textile makers: must comply with all flammability standards set by the Consumer Product Safety Commission and the Standard for the Flammability of Clothing Textiles found in the Flammable Fabrics Act and all applicable regulations and standards set by the FTC.

Food Makers: Products must be tested, designed, labeled, and manufactured to meet minimum standards of disclosure of allergens under the Federal Food Allergen Labeling and Consumer Protection Act (FALCPA)

Target States:

1. Michigan
2. Wisconsin
3. Ohio
4. Pennsylvania
5. Colorado
6. Oregon

- Jam and Jelly Makers
- Jewelry Makers
- Lamp Makers – Electric
- Leather Goods Makers
- Maple Syrup Makers
- Pasta Makers
- Pottery Makers – household
- Wallcovering Makers
- Window Treatments Makers

Must never have been investigated by the FDA
Must have proper labeling of potential allergens and warning labels present on finished product

No:

Prior product recalls

Farming or agricultural operations

Products designed for infants

Products designed to promote health benefits

Importing of their products

Building coverage is allowed

Violations or fines from any governmental agency in the last 3 years.