

Attune's Businessowners' Policy

PROCESSING AND SERVICES

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



Rating highlights

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

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

- The following automatically attaches:
 - B10 1 79 10 20 Waiver of Transfer of Rights Against Others To Us (aka Waiver of Subrogation)
 - B10 1 100 Contractors Enhancement
 - B10 1 01 10 20 Additional Insured by Contract, Agreement or Permit (except NY)
- BP 14 88 07 13 Primary and noncontributory

 other insurance condition (except NY) is available upon request (reach out to help@attuneinsurance.com)

Eligibility highlights

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

Attune Insurance Services, LLC 🕠 60 Broad Street, Suite 2502, New York, NY 10004

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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

Eligible Contractors:

- 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

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

Target States:

- 1. Oklahoma
- 2. Virginia
- 3 Ohio
- 4. Colorado
- 5. Kansas
- 6. Michigan
- 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
- Day spas
- Bodywork services
- Tattoo parlors
- Tanning salons
- Below neck waxing or massage services in private behind screens, curtains or closed doors

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