

# Retail & Services

Non-admitted general liability options for every day small business risks



## GENERAL COVERAGES

- General liability limits up to \$1M/\$2M
- Property limits up to \$3.3M TIV per location/\$5.6M TIV per policy
- Business Personal Property up to \$250k per building
- Products-completed operations up to \$2M
- Inland Marine up to \$50k per single item/\$100k per schedule
- Spoilage and Business Income with Extra Expense Coverage available
- Miscellaneous Equipment and Supplies up to \$1,500 per item

## APPETITE

- Beauty, barber, and nail salons
- Food trucks, refreshment stands, and mobile concession stands
- Convenience, grocery, beer, wine, and liquor stores

## ADVANTAGES

- Premiums starting at \$500
- AM Best A-rated carriers: Markel, Vave, Crum & Forster, and Nautilus
- Online quotable and bindable
- Digital payment options
- Mix and match quoting on select classes
- Available in all 50 states

# Why Pathpoint?



## Multiple Quotes

Pathpoint gives you all available options



## Your Expertise

You decide what's best for your insured



## Quick Service

Underwriting referrals quoted within 4 business hours



## A-rated Carriers

Our carriers are rated A or better by A.M. Best Company



## Nationwide

Ability to write in all 50 states

## BEAUTY, BARBER, AND NAIL SALONS

- General liability limits up to \$1M/\$2M
- Property limits up to \$3.3M TIV per location/\$5.6M per policy
- Mix and match quoting available
- Products-completed operations up to \$2M
- Business Personal Property up to \$200k per building
- Business Interruption available
- Additional Insured coverage available
- Deductibles start as low as \$250

## CONDITIONS & ELIGIBILITY

- New ventures eligible
- Independent contractors
- Incidental facials, makeup, massage, waxing, and hair removal are accepted
- Exclusions include:
  - Tanning
  - Body piercing
  - Tattooing
  - Medical spa treatment and services
  - Microdermabrasion and microblading
  - Home-based businesses
  - Off-premises services

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## FOOD TRUCKS

- General liability limits up to \$1M/\$2M
- Products-completed operations up to \$2M
- Inland Marine up to \$50k per single item/\$100k per schedule
- Spoilage and Business Income with Extra Expense Coverage available
- Miscellaneous Equipment and Supplies up to \$1,500 per item
- Deductibles start as low as \$500

## CONDITIONS & ELIGIBILITY

- New ventures eligible
- Food trucks, refreshment stands, mobile canteens/carts, silver-side lunch trucks, ice cream trucks, and mobile concessions
- Food must either be served from the motorized vehicle itself or from a cart towed by the vehicle.
- Sales of alcoholic beverages must be less than 30% of total receipts and have liquor liability already in place
- Auto Liability coverage must be in place with equal or greater limits
- Must be in compliance with all federal, state or local statutes or requirements (such as permits, licenses)
- Ineligible classes include: motorized food carts, bicycle carts, mopeds, recreational scooters, self-balancing skateboards, personal mobility devices, and oxygen bars

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## CONVENIENCE, GROCERY, BEER, WINE & LIQUOR STORES

- General liability limits up to \$1M/\$2M
- Property limits up to \$3.3M TIV per location/\$5.6M per policy
- Mix and match quoting available
- Products-completed operations up to \$2M
- Business Personal Property up to \$250k per building
- Business Income with Extra Expense Coverage available
- Theft coverage up to \$20k available (requires central station alarm)
- Premiums starting as low as \$250 for property/\$495 general liability

## CONDITIONS & ELIGIBILITY

- New ventures eligible
- Gross sales up to \$3M per location
- 24-hour operations accepted
- Incidental sale of CBD, tobacco, cannabis, or tobacco or cannabis-related products are eligible
- No armed security on premises
- No sale of firearms, ammunition or fireworks
- No consumption of alcohol on premises (other than samplings)
- Ineligible operations include: automobile repair or service, car wash, gasoline sales, pharmacy, public showers, pool tables, commercial cooking, restaurant, bar, or nightclub