



PROPERTY LIMITS

	MIN	MAX
Building	\$150K per building	\$5M for all buildings combined. No more than 5 buildings per location.
Contents	\$15K	\$1M per policy

PROPERTY DEDUCTIBLES

Exterior Building Glass, Interior Glass, Money and Securities, Employee Dishonesty and Outdoor Signs	\$1K, \$2.5K, \$5K
All other perils	\$1K, \$2.5K, \$5K
WHH windstorm and hail	2%, 5%

BASIC ELIGIBILITY GUIDELINES

20 years and newer	Entire state of Florida except as noted below
Pasco, Hernando, Marion and Hillsborough counties are closed for New Business. Restrictions apply only to policies providing building and/or other structure coverage. BOP tenant risks are not subject to this restriction in Marion and Hillsborough counties.	
Any risk requesting limits over \$5,000,000 aggregate for all scheduled buildings, auxiliary buildings or structures located at the same premises or location must be submitted to Universal at least <u>30 business days</u> prior to effective date for consideration.	

INELIGIBLE RISKS – The following exposures are NOT eligible for Business owners insurance with Universal –DO NOT BIND:

- Auto brokers or agencies (sales, rental or leasing)
- Automobile dealers or service facilities (sales, service, rental or leasing)
- Bars, grills, restaurants or cooking exposures, except as defined in C. below
- Churches
- Computer programmers including software developers or WEB design (submit for underwriting approval)
- Contractors or rental equipment deals
- Convenience Stores (including grocery stores that are open before 8am or after 10pm)
- Drug stores, pharmacies and medical equipment and supplies (sale or rental operations)
- Employment agencies (submit for underwriting approval if there is no employee leasing or temporary help provided)
- Gasoline Service Stations
- Janitorial Supplies Distributor
- Manufacturer’s representatives
- Non-profit organizations (submit for underwriting approval)
- Occupancies which include manufacturing or processing activities not specifically identified in the Eligible Occupancies Table.
- Offices of labor unions
- Operations on a 24-hour basis (submit for underwriting approval)
- Places of amusement, including any business that includes live entertainment or that allows dancing
- Residential facilities including apartment units, condominiums, hotels or motels
- Tanning booths
- Second-hand or used merchandise stores including antique stores, Army/Navy stores or pawn shops
- Security or patrol services including detective or investigative agencies
- Service exposures unless listed in the Eligible Occupancies Table
- Wholesale distributors unless listed in the Eligible Occupancies Table or incidental to an eligible classification.

BASIC LIMITS OF LIABILITY

Per Occurrence	\$300K, \$500K, \$1M
General Aggregate	\$600K, \$1M, \$2M
Products-Completed Operations Aggregate	\$300K, \$500K, \$1M
Per Person Medical Expenses	\$5K, \$10K
Tenants Fire Liability (Fire Legal Liability)	\$100K, \$300K, \$500K, \$1M

OPTIONAL LIABILITY COVERAGE

- Tenants Fire Liability
- Med Pay Increase
- Hired/Non-Owned Auto Liability
- Professional Liability
- Additional Insureds
- Terrorism

OPTIONAL LIMITS OF LIABILITY

Increased Limits of Building Lessor & Lessee -	\$500K, \$1M
Increased Limits for Building Lessee -	\$500k
Tenants Fire Liability	\$300k, \$500k, \$1M
Medical Expenses	\$5K limit to \$10K
Hired and Non-Owned Liability	\$300k, \$500k, \$1M

OPTIONAL PROPERTY COVERAGE

- Outdoor Signs
- Money and Securities
- Employee Dishonest including ERISA Compliance Endorsement
- Ordinance or Law Coverage
- Spoilage
- Off Premises Personal Property Increase
- Accounts Receivable
- Valuable Papers & Records
- Condominium Unit Owners Loss Assessment or Miscellaneous Real Property
- Business Income and Extra Expense
- Forgery & Alteration
- Equipment Breakdown Coverage

PAYMENT PLAN OPTIONS

Full Payment: Gross Annual Premium + all fees due at inception of policy
Semi-annual: 60% of total premium + 100% of fees and assessments. Balance due 180 days from policy inception
Quarterly: 45% of total premium + 100% of fees and assessments. Installments due at 90, 180, and 270 day intervals from policy inception. A \$5 service fee will be added to each installment (except payment in full) payments, excluding the down payment. A \$15.00 NSF fee will also apply.
8 Pay Plan: Requiring a minimum 25% premium down payment and 100% of fees and assessments due at policy inception. Installment payments are due at 60, 90, 120, 150, 180, 210 and 240 day intervals. The 8 Pay option is not available for policies with premium amounts of \$625 or less.

Universal DOES NOT ACCEPT outside premium finance.

REQUIRED DOCUMENTS

Retained by Agent

- Signed Acord Application
- Appraisal or RCE
- Evidence of prior insurance without gap in coverage

Must be provided within 20 days after the effective date:

- Proof of Alarm System for classes as required in UNA manual (if optional theft coverage is added)

Must be provided prior to Universal binding:

- 3 Year Loss History or a no loss letter signed by a corporate officer (unless the risk is new construction or a new purchase)
- Signed declination of terrorism coverage (if optional coverage is not elected)

ELIGIBLE RISKS – The following exposures are eligible for Businessowners insurance with Universal

Advertising Services	Health or Natural Food Stores (under 4,000 sq ft)
Appliances-Retail/Distributor-Household Type-Inc Home Furnishing	Hobby, Craft, or Artists' Supply-Retail/Distributor
Auto Parts and Supplies-Retail/Distributor	Home Furnishings Store-Retail/Distributor
Bakeries-Retail/Distributor (no deep frying)	Ice Cream Store or Dairy Products Store or Butter/Egg Store-Retail
Barber or Beauty Shop Supplies Distributor	Janitorial Supplies
Barber Shop	Jewelry-Retail/Distributor (costume and novelty jewelry only)
Beauty Parlors/Barber Shops (no tanning booths)	Laundry & Dry Cleaning - Receiving Station Only (no laundromats)
Bicycles-Retail-Sales and Servicing (no motorcycles)	Leather or Luggage Goods-Retail
Bookbinding and Printers Supplies Distributor	Mail Box or Packaging Store or Mailing or Addressing Company
Books and Magazines-Retail	Marble Products
Buildings or Premises-Office, Mercantile or Service LRO (other than office COA's)	Meat, Fish, Poultry or Seafood-Retail
Camera and Photographic Equipment-Retail	Musical Instrument Store-Retail
Candy, Soft Drinks and Confectionery-Retail	Nail Salons
Coffee Bars/ Shops (no alcohol)	Newsstands-Retail
Collectible and Memorabilia – Retail	Office Machines or Supplies-Retail/Distributor (no repair)
Computer Stores	Office
Clothing Stores-Retail/Distributor (no furs)	Optical Goods-Retail/Distributor
Condominiums-Bank, Mercantile, Service or Office (Association Risk Only)-no habitational or warehouses	Paint, Wallpaper or Wall Coverings-Retail
Copying and Duplicating Services (no printing)	Pets-Retail (no exotic pets)
Cosmetic, Hair or Skin Preparations-Retail	Photoengraving
Delicatessen (no delivery)	Photography Studios (maximum 10% off-premises work)
Dental Laboratory	Pizza Shop-Take Out Only (no delivery)
Electronics Retail/Distributor	Plumbing Supplies and Fixtures Distributor
Engineers/Architects – Office	Pool Supplies – Retail
Engraving-Other than Photoengraving	Precision or Scientific Instrument-Retail
Equipment, Fixtures or Supplies for Bars, Hotels, Offices, Restaurants or Stores-Distributors	Printing including Lithography (no screen printing)
Fabric Distributor	Refrigeration Equipment Distributor
Fabric Store-Retail	Retail Store NOC
Floor Covering-Retail/Distributor (no installation)	Sandwich Shops (no alcohol)
Florist-Retail/Distributor (no farming)	Sewing Machine/Vacuum Store-Retail
Fruit, Nut or Vegetable Dealer-Retail/Dist (no farming or harvesting)	Shoe Repair Shop
Funeral Home or Funeral Chapel (no cremations)	Shoes-Ladies', Men's and Children's
Furniture Store-Retail	Sporting Goods or Athletic Equipment-Retail
Gardening and Light Farming Supply Dealer-Retail	Stationary or Paper Products-Retail Distributor
Gifts, Glassware, China or Pottery Shops-Retail	Tailoring and Dressmaking Establishment-Custom
Glass Dealer and Glazier-Retail Only (no off premises work)	Toys-Retail Only
Grocery Distributor	Trophy Store (not taxidermists)
Grocery, Supermarket or Heath Food Store (under 4,000 sq ft)	Variety, Discount or General Stores-Retail
Hardware Store-Retail Only	Video or Music-Pre-Recorded-Retail and/or Rental
Hearing Aid-Retail/Distributor	Watch, Clock or Jewelry Repair
Heating or Combined Heating/Air Conditioning Equip. Distributor	Wigs and Hairpieces - Removable - Retail (no implants)

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