

Attune Businessowners' Policy

Appetite Guide



Business Eligibility

480+ classes (state eligibility restrictions apply – see Geographic Availability)

Retail and Wholesale

Think: Groceries, Fruits and Veggies, Auto Parts, Plumbing Supplies, Beverages, Eyewear, Jewelry, Fabric, Drugstores, Florists

- Up to \$20M in revenue per account and \$4.75M per location
- Inventory must be insured 100% to full value
- Products manufactured, imported, repackaged, or sold under insured's name are excluded
- No more than 10% repair services (no incidental repair permitted for certain classes)
- No vape and tobacco shops, second hand/used products, off-premise warehousing, self-storage, electronic/computer or home appliance stores, larger grocery stores (>2,000 square feet), rental of tools/equipment/machinery, etc.

Professional Services – Office

Think: Dentists, Consultants, Accountants, Lawyers, Advertisers/Marketers, Agencies

- Up to \$20M in revenue or \$10M per location
- Coverage exclusions may apply relative to the type of service(s) provided, such as Personal and Advertising Injury for lawyers or marketers, Products-Completed Operations Hazard for engineers, Investment Advisors Exclusion for accountants, etc.
- No property managers, staffing agencies, inpatient medical offices, and/or certain services that relate to higher risk operations like software development for industrial, manufacturing or medical applications, or architects/engineers who perform project management, etc.

Restaurants

Think: Coffee Shops, Bakeries, Delis, Fine Dining, Ice Cream Stores, Salad Bars, Casual Diners

- Up to \$20M in revenue per account and \$5M per location (lower thresholds for Taverns \$10M and Wine Bars \$5M)
- Max floor area: 10,000 square feet
- No bars/pubs/clubs or live entertainment, dancing, tabletop cooking, armed security, etc.
- No more than 25% alcohol sales (more for applicable classes)
- No more than 20% catering (Catering class exempt)

Contractors

Think: Handypersons, Electricians, Drywallers, Carpenters, HVAC Distributors

- Up to \$1M payroll, \$2M revenue
- No more than 30% of work is subcontracted
- No higher hazard work, such as asbestos, boiler systems, structural, demolition, high voltage, Exterior Insulation and Finish Systems (EIFS), plumbing, landscaping, buildings over 3 stories, or 10+ unit residential buildings, etc.

Processing and Services

Think: Tailors, Mail Packaging, Engraving, Chapels, Photographers, Automobile Glass Repair and Detailing, Pet Grooming

- Up to \$20M in revenue per account and \$10M per location
- No day spas, medi-spas, tattoo removal, body waxing, or other private bodywork services

Artisan Makers

Think: Window Treatments, Specialty Foods and Soaps, Pottery, Leather Goods

- Up to \$1M revenue
- Max \$250,000 Business Personal Property (BPP) limit (no building coverage available)
- No repackaging, relabeling, used/refurbished products, baby products, agricultural operations, or promotional health products

Lessor's Risk Only (LRO)

10% or less of the floor area is owner-occupied

- Not available for Retail tenants in New Jersey, New York City, Illinois, and California (nor any class in California)
- Multi-tenant occupancies may require rent roll by name, class, and floor area
- All tenants must be within Attune eligible class codes and not fall under any prohibited LRO occupancy, such as (but not limited to) residential, day camps, dispensaries, event and entertainment venues, automotive/industrial/craftsman related shops, warehouses, self-storage facilities, financial organizations, or armed security personnel

Don't see a particular business? Use our [online appetite tool](#).

Operational Requirements

- **Loss History:** No more than 3 claims in the past 5 years (<\$20,000 total) or any open claims (catastrophe claims exempt)
- **Continuous Coverage:** Past 3 years with no cancellations or non-renewals by the insurer(s) for non-appetite or payment related reasons. New ventures are still eligible for consideration
- **Vacancy:** No more than 10% total floor area may be vacant and/or 60 days seasonally
- **No 24-Hour Operations:** Midnight cutoff for Retail, Restaurants, and other applicable classes
- **Alarm Systems:** Required for theft coverage when Business Personal Property (BPP) limit is >\$50,000

Policy Requirements and Limits

- **1 business – 1 policy:** All operations and locations must be eligible and scheduled on one policy

We cannot write partial operations or multiple policies for the same owner

- **100% insurance-to-value required** (80% coinsurance penalty threshold enforced)
- **Min Per Occurrence Liability Limit:** \$300,000
- **Max Aggregate Liability Limit: \$4M** (set at two times the Per Occurrence Limit)
- **Total Insured Value (TIV):**
 - Per policy max: \$9.5M
 - Per location max: \$4.75M

Per location maximums may vary based on underwriting criteria, such as coastal exposure, industry/class, construction type, and applicable protection equipment installed on premises

- **Max Floor Area: 50,000 square feet**

Except Restaurants and Artisan Makers: 10,000 square feet

- **\$50,000 maximum premium**

Geographic Availability

- Available in 47 states and the District of Columbia
- Not available in Hawaii, Washington, Alaska, Minnesota, or new business in California, Louisiana, or Florida
- Additional coverage limitations exist in certain states and are not limited to the below

Key Exceptions

- **Coastal States and Wind-Prone Areas**
 - Frame construction: ineligible
 - Less than 5 miles to coast: ineligible
 - Coverage limitations may apply, such as lower Total Insured Value (TIV) and/or higher deductibles depending on construction type and location
- **Low Public Fire-Protection Areas**
 - ISO (PPC) classes 9 and 10: ineligible
- **New York City Metropolitan Area**
 - Retail: ineligible (as well as Retail tenants for Lessor's Risk)
 - Contractors: ineligible
 - Fast Food Restaurants: ineligible
- **New Jersey and Illinois**
 - Retail: ineligible (as well as Retail tenants for Lessor's Risk)
- **Georgia and South Carolina**
 - Restaurants: ineligible
- **District of Columbia and Vermont**
 - Liquor liability: unavailable

Coverage Highlights

Property + Liability + Equipment Breakdown + Business Personal Property + Employers Liability + Cyber + Extras

- A-rated Carrier
- Replacement Value basis (Functional Value for certain circumstances, such as older buildings)
- Open/All peril coverage (standard and conditional exclusions apply)
- Duty to defend covered liability claims
- [Attune Enhancements Library](#) (located in the Support section of the Attune Portal)

Coverages are not exclusive to each enhancement package. Limits vary depending on underwriting eligibility.

Businessowners' Enhancements

Coverage Enhancement	Limit
Fire Department Service Charge	\$25,000
Electronic Data	\$25,000
Outdoor Signs	\$25,000
Accounts Receivable	\$25,000
Forgery or Alteration	\$10,000
Personal Effects	\$10,000
Business Income from Dependent Properties	\$10,000
...plus more	

Restaurant Enhancements

Coverage Enhancement	Limit
Spoilage for loss of perishable stock	\$25,000 (additional limit available)
Food Contamination	\$10,000
Money, Securities, and Credit Card receipts (separate limit for Money Orders and Counterfeit Money)	\$10,000
Outdoor Property (separate limit for Signs)	\$10,000
Fragile Articles (glassware or chinaware)	Within available BPP limit
...plus more	

Lessor's Risk Enhancements

Coverage Enhancement	Limit
Appurtenant Structures	\$50,000 (additional limit available)
Realty Tax Assessment	\$25,000
Tenant Move Back Expense	\$15,000
...plus more	

Coverages are not exclusive to each enhancement package. Limits vary depending on underwriting eligibility.

Contractor Enhancements

Coverage Enhancement	Limit
Building Glass	Within available Building Limit
Fire Extinguisher Systems Recharge Expense	\$25,000
Personal Property Off-Premises	\$15,000
...plus more	

Additional Coverage Options

Coverage Enhancement	Limit
Contractors' Installation Tools and Equipment included for Contractors	Up to \$2,000 per item
Water Back-up and Sump Overflow	\$15,000
Employee Dishonesty	\$10,000
Fine Art	\$10,000
Valuable Papers and Records	\$25,000
Mobile Equipment	\$25,000
Brands and Labels	Within available BPP limit
Liquor Liability (General Liability limits capped at \$1M/\$2M agg. if selected)	Within available GL limit
Newly Acquired or Constructed Property	Up to \$300,000 per building
Crime and Theft (alarm systems required for certain classes and/or when Business Personal Property limit is greater than \$50,000)	Dependent on Property Type
Additional Insured by Contract, Agreement, or Permit (other forms for Additional Insured also available)	
Hired and Non-Owned Auto (HNOA) (Restaurants, Artisans, Contractors, and delivery operations are ineligible)	
Stop Gap General Liability extension for Employers Liability in monopolistic states	
Shorter Period of Restoration for Business Income Coverage (48 hours after time of loss, 72 hours otherwise)	
Waiver of Subrogation	
...plus more	