BUSINESS OWNER'S POLICY

ALL CLASSES

ELIGIBILITY GUIDELINES

- Applicants with up to $15M Total Insured Values (TIV) for the entire account and $7.5M TIV per location are eligible. Note, guidelines by protection class, construction, and class of business do apply.
- ITV of 100% is required.
- Applicants with up to 50 employees are eligible.
- Locations with square footage of up to 50,000 sq. ft. are eligible, except for Restaurants which are eligible up to 10,000 sq. ft.
- Applicants with annual sales of up to $20M per account and up to $10M per location are eligible, except for Restaurants which are eligible with annual sales up to $10M per account and up to $5M per location.
- Locations with a building age of up to 20 years old are eligible. If the building age is between 20 and 30 years old, the roof must be updated in order to be eligible. If building age is over 30 years old, then full updates (Roof, Plumbing, Electrical and HVAC) are required for eligibility.
- Locations with buildings up to 3 stories in height are eligible, except for Offices and Office Condominiums which are eligible when up to 6 stories in height. Note: this does not apply to tenants only that are not seeking Building coverage provided the Building is fully sprinklered with two means of egress.
- Applicants in Protection Class 10 are ineligible.
- Applicants with an ISO Hail Score of 10 are ineligible.
- Franchise risks, Lawyers and Employee Management/Agencies are ineligible for Employee Related Practices Liability Insurance (EPLI).
- Seasonal or other exposures with more than 60 days vacancy are ineligible.
- Percentage of vacancy may not exceed 30% of total square footage.
- All classes of business with delivery exposures are ineligible for Hired and Non-Owned Auto coverage, including: restaurants, florists and drug stores.
- No more than three claims in the past 5 years, with no loss exceeding $20,000 (total incurred, does not include catastrophe losses)
- Continuous insurance coverage for the past 3 years required (unless a new/newer venture), with no cancellations or non-renewals by the insurer(s).
- Storage of any inventory, Business Personal Property, or Personal Property of Others in *public* warehousing is strictly prohibited (ineligible). Public warehousing is defined as storage space in which other entities are also storing their property.
- Insured business must close by 1:00 AM.

Note: Additional eligibility guidelines will apply based on Attune's proprietary underwriting model.

PER LOCATION TIV GUIDELINES MAXIMUM PER ACCOUNT IS $15M ($10M FOR RESTAURANTS)

Frame Construction				
Protection Class	**Sprinklered / Non Sprinklered**	**Restaurants**	**Contractors**	**Other than Restaurants and Contractors**
1 - 8	Sprinklered	≤ $3,500,000	≤ $250,000	≤ $5,000,000
1 - 8	Non-Sprinkled	≤ $750,000	≤ $250,000	≤ $1,500,000
9	Sprinklered	≤ $1,000,000	≤ $250,000	≤ $3,500,000
9	Non-Sprinkled	Ineligible	Ineligible	Ineligible
10	Sprinklered	Ineligible	Ineligible	Ineligible
10	Non-Sprinkled	Ineligible	Ineligible	Ineligible

Non-Frame Construction				
Protection Class	**Sprinklered / Non Sprinklered**	**Restaurants**	**Contractors**	**Other than Restaurants and Contractors**
1 - 8	Sprinklered	≤ $5,000,000	≤ $250,000	≤ $7,500,000
1 - 8	Non-Sprinkled	≤ $3,500,000	≤ $250,000	≤ $5,000,000
9	Sprinklered	≤ $2,000,000	≤ $250,000	≤ $3,750,000
9	Non-Sprinkled	≤$1,000,000	≤ $250,000	≤ $2,750,000
10	Sprinklered	Ineligible	Ineligible	Ineligible
10	Non-Sprinkled	Ineligible	Ineligible	Ineligible

Note: Joisted Masonry construction with peaked roofs are considered to be Frame construction.

RESTAURANTS

ELIGIBILITY GUIDELINES

- Locations with square footage of up to 10,000 sq. feet are eligible.
- Applicants with annual sales of up to $10M per account and up to $5M per location are eligible.
- Applicants with live entertainment and dance floors are ineligible.
- Liquor liability is not available in Washington, D.C. and Vermont.
- Liquor liability is not available for BYOB restaurants in New York, Arkansas, Louisiana, Rhode Island, and Florida **(this coverage will be available in a future release).**
- Hired and Non-Owned Auto (HNOA) is not available for establishments with delivery exposures.
- All restaurant locations must comply with NFPA 96, including the use of UL AES 300 extinguishing systems covering all cooking surfaces, including regular maintenance & cleaning of these systems & equipment, with regular hood/duct/fan cleaning at recommended intervals by qualified contractors.
- Up to 10% catering is permissible.

Restaurant – Casual Dining	Class Code
Bistros, Brasseries, and Cafes-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09671
Bistros, Brasseries, and Cafes-With no sales of alcoholic beverages	09611
Bistros, Brasseries, and Cafes-With sales of alcoholic beverages up to 50% of total sales	09621
Diners-With no sales of alcoholic beverages	09631
Diners-With sales of alcoholic beverages up to 50% of total sales	09641
Diners-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09681
Family-style Restaurants-With no sales of alcoholic beverages	09651
Family-style Restaurants-With sales of alcoholic beverages up to 50% of total sales	09661
Family-style Restaurants-Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09691

Restaurant – Fast Food	Class Code
Cafes	09001
Cafeteria Style – Buffet	09021
Chicken	09031
Concession Stands/Snack Bars	09051
Delicatessens & Sandwich Shops	09071

Restaurant – Fast Food (Continued)	Class Code
Donut Shops	09091
Drive-Ins/Service in Car	09111
Pizza Shops	09201
Roast Beef	09221
Seafood	09241
Take Out Only Restaurants-No on-Premises Consumption of Food	09251

Restaurant – Fine Dining	Class Code
Bring Your Own Alcohol Establishments-With no sales of alcoholic beverages	09451
Fine Dining-With no sales of alcoholic beverages	09421
Fine Dining-With sales of alcoholic beverages more than 30% up to 75% of total sales	09441
Fine Dining-With sales of alcoholic beverages up to 30% of total sales	09431

Restaurant – Limited Cooking	Class Code
Cafes	09011
Coffee Bars/Shops	09041
Concession Stands/Snack Bars	09061
Delicatessens & Sandwich Shops	09081
Donut Shops	09101
Drive-Ins/Service in Car	09121
Drug Stores	09141
Ice Cream and Yogurt Stores	09171
Pizza Shops	09211
Salad Bars	09231
Take Out Only Restaurants-No on-Premises Consumption of Food	09261

WIND GUIDELINES and DEDUCTIBLE REQUIREMENTS

The following states do not require a % windstorm (with minimum $ amount) deductible:
AR, AZ, CA, CO, DC, IA, IL, IN, KS, KY, MI, MN, MO, NE, NV, OH, OK, PA, TN, UT, VT, WI, WV
PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM ANY LOCATION IN THE STATES OF FL, LA, NY AND TX.

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible
AL Non-Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
DE Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
DE Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible
FL Non-Frame	5% (min. $10,000)	5% (min. $10,000)	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible
GA Frame	Ineligible	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
GA Non-Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
LA Frame	Ineligible	Ineligible	Ineligible	5% (min. $10,000)	2% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
LA Non-Frame	5% (min. $10,000)	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
MD Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
MD Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
ME Frame	5% (min. $10,000)	2% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
ME Non-Frame	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
MS Frame	Ineligible	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible
MS Non-Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NC Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NC Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NH Frame	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NH Non-Frame	1% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NJ Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NJ Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NY Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
NY Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
RI Frame	5% (min. $10,000)	2% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
RI Non-Frame	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible
SC Frame	Ineligible	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible
SC Non-Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible

WIND GUIDELINES and DEDUCTIBLE REQUIREMENTS (continued)

The following states do not require a % windstorm (with minimum $ amount) deductible:
AR, AZ, CA, CO, DC, IA, IL, IN, KS, KY, MI, MN, MO, NE, NV, OH, OK, PA, TN, UT, VT, WI, WV

PLEASE NOTE: THE PERIL OF WIND CANNOT BE EXCLUDED FROM ANY LOCATION IN THE STATES OF FL, LA, NY AND TX.

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	5% (min. $10,000)	2% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible
TX Non-Frame	5% (min. $10,000)	5% (min. $10,000)	5% (min. $10,000)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
VA Frame	5% (min. $10,000)	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible
VA Non-Frame	2% (min. $2,500)	2% (min. $2,500)	2% (min. $2,500)	1% (min. $2,500)	AOP deductible	AOP deductible	AOP deductible	AOP deductible	AOP deductible

WIND GUIDELINES and BUSINESS INCOME SUBLIMIT for WIND PERIL

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for the following states: *AR, AZ, CA, CO, DC, IA, IL, IN, KY, MI, MN, MO, NE, NV, OH, PA, TN, UT, VT, WI, WV*. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL Frame	Ineligible	$50,000	$50,000	$100,000	$100,000	$250,000	ALS	ALS	ALS
AL Non-Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
DE Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
DE Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
FL Frame	Ineligible	Ineligible	Ineligible	Ineligible	$50,000	$100,000	$100,000	$250,000	ALS
FL Non-Frame	$50,000	$50,000	$50,000	$50,000	$100,000	$100,000	$250,000	ALS	ALS
GA Frame	Ineligible	$50,000	$50,000	$100,000	$250,000	ALS	ALS	ALS	ALS
GA Non-Frame	$50,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
KS Frame & Non-Frame	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000

WIND GUIDELINES and BUSINESS INCOME SUBLIMIT for WIND PERIL (continued)

Business Income is on Actual Loss Sustained (ALS) basis for Wind and all other perils for the following states: *AR, AZ, CA, CO, DC, IA, IL, IN, KY, MI, MN, MO, NE, NV, OH, PA, TN, UT, VT, WI, WV*. For the states captured below, Business Income for the Wind peril will be sub-limited as follows:

State/ Construction	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
LA Frame	Ineligible	Ineligible	Ineligible	$50,000	$50,000	$100,000	$250,000	$250,000	$250,000
LA Non-Frame	$50,000	$50,000	$50,000	$100,000	$100,000	$100,000	$250,000	$250,000	$250,000
MD Frame	$25,000	$50,000	$50,000	$50,000	$100,000	ALS	ALS	ALS	ALS
MD Non-Frame	$50,000	$50,000	$50,000	$100,000	ALS	ALS	ALS	ALS	ALS
MS Frame	Ineligible	$50,000	$50,000	$100,000	$100,000	$250,000	ALS	ALS	ALS
MS Non-Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
ME Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
ME Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
NC Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
NC Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
NH Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
NH Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
NJ Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
NJ Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
NY Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
NY Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
OK Frame & Non-Frame	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000
RI Frame	$50,000	$50,000	$100,000	$100,000	$100,000	ALS	ALS	ALS	ALS
RI Non-Frame	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS	ALS	ALS
SC Frame	Ineligible	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
SC Non-Frame	$50,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
VA Frame	$50,000	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS
VA Non-Frame	$100,000	$100,000	$100,000	$250,000	ALS	ALS	ALS	ALS	ALS
TX Frame	Ineligible	Ineligible	Ineligible	Ineligible	$25,000	$50,000	ALS	ALS	ALS
TX Non-Frame	$50,000	$50,000	$50,000	$100,000	$250,000	ALS	ALS	ALS	ALS

WIND GUIDELINES and UTILITY SERVICES DIRECT DAMAGE SUBLIMIT ELIGIBILITY

$100,000 Sublimit available for the entire states of: AR, AZ, CA, CO, DC, IA, IL, IN, KS, KY, MI, MN, MO, NE, NV, OH, OK, PA, TN, UT, VT, WI, WV. Exceptions noted below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
DE	No coverage available	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	$25,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	25000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
MD	No coverage available	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
ME	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
MS	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
NC	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
NH	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
NJ	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
NY	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
RI	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
SC	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit
VA	No coverage available	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit	$50,000 Sublimit	$75,000 Sublimit	$75,000 Sublimit	$100,000 Sublimit	$100,000 Sublimit

WIND GUIDELINES and UTILITY SERVICES TIME ELEMENT SUBLIMIT ELIGIBILITY

$50,000 Sublimit available for the entire states of: *AR, AZ, CA, CO, DC, IA, IL, IN, KS, KY, MI, MN, MO, NE, NV, OH, OK, PA, TN, UT, VT, WI, WV*. Exceptions noted below.

State	up to 1,000 ft.	>1000 ft. - 1/2 mile	>1/2 mile - 1 mile	>1-2 miles	>2-5 miles	>5-10 miles	>10-20 miles	>20-30 miles	30+ miles
AL	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
DE	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
FL	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
GA	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
LA	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
MD	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
ME	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
MS	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
NC	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
NH	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
NJ	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
NY	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
RI	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
SC	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$25,000 Sublimit
TX	No coverage available	No coverage available	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit
VA	No coverage available	No coverage available	No coverage available	$15,000 Sublimit	$15,000 Sublimit	$20,000 Sublimit	$20,000 Sublimit	$25,000 Sublimit	$50,000 Sublimit

WIND / HAIL GUIDELINES

Wind / Hail business rules are based on ISO Location Hail Damage Score which reflects the probability of the most significant damage-producing hail event at the property in the given time period. A Business Income Wind Sublimit will apply to all Coastal states as noted on the previous pages.

Windstorm/Hail Deductible Table	
Hail Score	Deductible
1 through 6	Included in All other Perils Deductible
7	1% (min. $2,500)
8	2% (min. $2,500)
9	5% (min. $10,000)
10	Perils Not Covered

BP 14 81 Form Logic		
	Roof Age (years)	
Hail Score	0 - 10	10 – 20
1 through 7	Not Attached	
8	Not Attached	Paragraph A
9	Not Attached	Paragraph A
10	Perils Not Covered	

Paragraph A – Changes loss payment for roof surfacing from replacement cost to actual cash value.

EARTHQUAKE GUIDELINES SUB-LIMIT CAPACITY TABLE

Sub-limited Earthquake coverage eligibility is based on Modified Mercalli Index (MMI) and Soil Type from ISO Location as well as requested coverage limits. Earthquake coverage includes Earthquake Sprinkler Leakage. The table below illustrates eligibility based on these factors:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
2 to <3	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
3 to <4	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
4 to <5	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
5 to <6	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000
6 to <7	$5,000,000	$4,000,000	$2,000,000	$1,500,000	$1,000,000	$1,000,000
7 to <8	$500,000	$500,000	$500,000	$200,000	$200,000	$200,000
8 to <9	$200,000	$200,000	$200,000	$200,000	$100,000	$50,000
9 to <10	$150,000	$150,000	$150,000	$150,000	$150,000	$50,000
10 to <11	$100,000	$100,000	$100,000	$100,000	$100,000	Ineligible
11 to <12	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

EARTHQUAKE SPRINKLER LEAKAGE (EQSL) SUB-LIMIT CAPACITY TABLE

EQSL coverage eligibility criteria is similar to that for Earthquake coverage, consisting of acceptability of MMI and Soil Type from ISO Location as well as requested coverage limits, per the table below. EQSL does not include coverage for Earthquake coverage:

Modified Mercalli Index (MMI)	SOIL TYPE					
	Very Hard Rock, Hard Rock	Firm to Hard Rock, Firm Rock	Soft to Firm Rock (Stiff Soil), Soft Rock	Stiff Clay and Sandy Soil (Firm Soil), Soft Soil to Firm Soil, Soft Soil (Shallow Soil), Soft Soil	Water	Other
>1 to <2	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	Full Limits
2 to <3	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	Full Limits
3 to <4	$5,000,000	$5,000,000	$5,000,000	$5,000,000	$5,000,000	Full Limits
4 to <5	$5,000,000	$5,000,000	$5,000,000	$3,000,000	$1,500,000	Full Limits
5 to <6	$5,000,000	$5,000,000	$5,000,000	$2,500,000	$1,500,000	Full Limits
6 to <7	$5,000,000	$5,000,000	$5,000,000	$3,000,000	$1,500,000	Full Limits
7 to <8	$5,000,000	$5,000,000	$5,000,000	$3,000,000	$1,500,000	Full Limits
8 to <9	$5,000,000	$5,000,000	$5,000,000	$2,500,000	$1,000,000	Full Limits
9 to <10	$500,000	$500,000	$250,000	$100,000	$100,000	Ineligible
10 to <11	$250,000	$250,000	$200,000	Ineligible	Ineligible	Ineligible
11 to <12	$100,000	$100,000	$75,000	Ineligible	Ineligible	Ineligible
12 and over	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

COVERAGES

The BOP product is based off of the ISO BOP, with use of proprietary endorsements to strengthen coverages, providing you with the requisite tools to meet your clients' needs, while enabling you to compete effectively in the small business marketplace. All coverages are subject to state-specific restrictions and availability.

ENHANCEMENTS

Included in our enhancement forms, is a suite of industry-specific broadening endorsements:

- Business Owners Enhancement (SM 04 01)
- Restaurants Enhancement (SM 04 02)
- Lessors Risk Enhancement (SM 04 03)
- Contractors Enhancement (SM 04 04)

BUSINESS OWNERS ENHANCEMENTS

Coverages automatically include (higher limits are available for most coverages):

- Fire Department Service Charge: $25,000
- Strengthened Civil Authority Business Income and necessary Extra Expense Limits
- Electronic Data: $25,000
- Water-backup and Sump Overflow: $15,000
- Newly Acquired or Constructed Property: Buildings, $300,000 at each building; BPP, $250,000 at each building
- Personal Property Off-Premises: $15,000
- Outdoor Signs: $25,000
- Outdoor Property: $10,000

RESTAURANT ENHANCEMENT

In addition to enhancements listed above in 'Business Owners Enhancements', coverages include:

- Property of Others in Your Care, Custody or Control: Lesser amount of legal limit of liability, or $10,000
- Fragile Articles Limitation: Limitation does not apply to glass, china or containers of property held for sale
- Food Contamination: $10,000 extra expense, $10,000 Business Income; $5,000 additional advertising expense
- Spoilage: $25,000 for the loss of perishable stock
- Money, Securities and Credit Card receipts: $10,000

LESSORS RISK ENHANCEMENT

In addition to enhancements listed above in 'Business Owners Enhancements', coverages include:

- Tenant Move Back: $15,000
- Realty Tax Assessment: $25,000
- Mobile Equipment: $25,000
- Outdoor Storage Sheds: $25,000

CONTRACTORS ENHANCEMENT

In addition to enhancements listed above in 'Business Owners Enhancements', coverages include:

- Broad Form Additional Insured – when required by a written contract
- Waiver of Transfer of Rights Against Others to Us – under a contract with a person or organization

Additional coverage endorsements that may be available, based on eligibility, include the below. Limits and availability may vary, depending on Attune's underwriting appetite, individual account characteristics and state insurance department restrictions. Not all coverages/limits will be available on myattune.com.

OTHER PROPERTY COVERAGES

- Water Back-Up and Sump Overflow (BP 04 53)
- Utility Services – Time Element (BP 04 57)
- Apartment Buildings – Loss or Damage to Tenants' Autos (Legal Liability Coverage) (BP 07 06)
- Fine Arts (BP 07 77)
- Off-Premises Interruption of Business – Vehicles and Mobile Equipment (BP 10 80)
- Debris Removal Additional Insurance (BP 14 09)
- Brands and Labels (BP 14 10)

OTHER LIABILITY COVERAGES

- Employee Benefits Liability Coverage (BP 04 98)
- Additional Insured – Grantor of Franchise (BP 14 05)

ADDITIONAL INSUREDS

We offer a wide variety of additional insured endorsements in MyAttune (see UI Section column for where to find then). The premium bearing additional insureds cost 5% of the base premium per additional insured up to a maximum of $250 per additional insured.

Premium Bearing Additional Insured Forms		
Name	Number	UI Section
DESIGNATED PERSON OR ORGANIZATION	BP 04 48	Policy
ENGINEERS, ARCHITECTS OR SURVEYORS NOT ENGAGED BY THE NAMED INSURED	BP 04 49	Policy
ENGINEERS, ARCHITECTS OR SURVEYORS	BP 04 13	Policy
GRANTOR OF FRANCHISE	BP 14 05	Policy
OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	BP 04 51	Policy
STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS RELATING TO PREMISES	BP 04 07	Policy
STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS	BP 04 52	Policy
VENDORS	BP 04 47	Policy
LESSOR OF LEASED EQUIPMENT	BP 04 16	Location
MANAGERS OR LESSORS OF PREMISES	BP 04 02	Location
OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS	BP 14 02	Location
OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION	BP 04 50	Location

Non-Premium Bearing Additional Insured Forms		
Name	Number	UI Section
CONTROLLING INTEREST	BP 04 06	Policy
CO-OWNER OF INSURED PREMISES	BP 04 11	Location
MORTGAGEE, ASSIGNEE OR RECEIVER	BP 04 09	Location
OWNERS OR OTHER INTERESTS FROM WHOM LAND HAS BEEN LEASED	BP 04 10	Location
LOSS OF RENTAL VALUE – LANDLORD AS DESIGNATED PAYEE	BP 05 93	Location
LOSS PAYABLE	BP 12 03	Building
BUILDING OWNER	BP 12 31	Building
MORTGAGE HOLDER	Declarations	Building

TERRORISM INSURANCE COVERAGE

- This coverage is available in MyAttune and is default to selected.
- Completed Policyholder Disclosure Acceptance/Rejection of Terrorism Insurance Coverage Notice of Terrorism Form indicating the applicant's acceptance or rejection of terrorism coverage located on the last page of the quote letter must be retained and kept until termination of the Terrorism Risk Insurance Program.

PROFESSIONAL LIABILITY

Attune can offer a BOP with professional liability coverage on the following classes of business:

- Barber and Beauticians (BP 08 01)
- Optical and Hearing Aid Establishments (BP 08 03)
- Printers Errors and Omissions (BP 08 04)
- Veterinarians Professional Liability (BP 08 05)
- Funeral Director's Professional Liability (BP 08 02)

EMPLOYMENT PRACTICES LIABILITY (EPL)

Coverage is provided for liability arising out of claims for wrongful acts committed against an employee because of an employment-related offense, as well as a duty to defend. Coverages includes a Limit of Insurance for damages and defense expenses. The $10,000 annual aggregate limit of insurance for the Employment-related Practices Liability Endorsement may be increased. Optional higher limits of $25,000, $50,000, $75,000, $100,000, and $250,000 limits are available.

The Amendment of Consent to Settle (SM 05 30) may be applied to the Employment-related Practices Liability Endorsement to include a consent to settle option. The optional percentages that the insurer will be responsible for in excess of the initial settlement amount are: 10%, 25% and 50%.

The $5,000 base deductible for the Employment-related Practices Liability Endorsement may be changed. Optional deductibles of $10,000 and $25,000 are available.

There is a sublimit applicable to Loss of Wages of $1,000 per week for a max of 5 weeks.

An Extended Reporting Period option can be selected by marking a checkbox in the Schedule of the endorsement. This option provides an Extended Reporting Period only for coverages available in the Employment-related Practices Liability Endorsement. The claim must be for damages because of a wrongful act arising out of an employment- related practice and which commenced before the end of the policy period, but not before the applicable retroactive date.

Ineligible classes of business include: attorneys' offices, employment agencies, and all franchise/franchisee operations.

DATA BREACH RESPONSE AND CYBER LIABILITY COVERAGE

Attune offers a Data Breach Response and Cyber Liability Coverage Endorsement through our trusted partner Gen Re for all eligible business in all states except NY (coming soon). Gen Re has tremendous underwriting and product knowledge and worked with us to develop this coverage.

Coverage highlights include:

- Combined single/aggregate limits of $50,000 or $100,000
- Deductibles of $1,000 or $2,500
- First Party Coverage - Breach Response Services
    - Integrated Breach Response Team 24/7
    - Immediate Response – Full Support
    - Forensic Investigations
    - Legal Guidance/Services
    - Notifications to Affected Individuals
    - Credit Monitoring/ID Assistance
    - Call Center
    - Crisis Management/Public Relations
- Third Party Coverage - Privacy Defense and Liability
    - Privacy Liability from Breach Serviced by Policy
    - Defense of Privacy Lawsuit from Breach
    - Defense Costs Erode Limit
    - Experienced Claim Team
    - Panel of Experienced Attorneys
    - Fully Coordinated with Data Breach Response Activity for Best Outcome and Least Effort/Worry for Insured
- Third Party Coverage - Information Security Liability and Defense
    - Failure of Computer Security – Need Not Be a Breach and Not Applicable to Breach Alone
    - Infection of Computer Systems by Malicious Code
    - Transmission of Malicious Code
    - Denial of Service Attack
    - Unauthorized Access or Use
    - Damage Caused to Third Party Due to Above
- Regulatory Defense and Penalties
    - Government Investigation of Breach
    - Federal, State or Local Regulators
    - Civil Fines or Penalties Imposed by Regulator(s) Privacy Liability from Breach Serviced by Policy
    - Defense/Claims Expenses Included
- PCI Fines and Costs
    - PCI = Payment Card Industry
    - Credit Card Users – many BOP insureds
    - Violation of Merchant Service Agreement
    - Sublimit – 50% of Total Policy Limit

COMMERCIAL LIABILITY EXCESS POLICY

The Commercial Liability Excess Policy is designed to provide up to $10M in excess liability coverage over Attune's Business Owner's Policy and any other Commercial Auto and/or Employer's Liability (EL) policies that meet our underwriting requirements.

GENERAL ELIGIBILITY REQUIREMENTS

- The risk must be eligible for an Attune BOP policy.
- This product is not designed to provide coverage over any other General Liability insurance products except the BlackBoard BOP policy. (Auto and EL)
- Underlying carriers must be rated A- VII by A.M. Best or greater, except EL state funds.
- Underlying policies must be written on an occurrence form (except Employee Benefits Liability Coverage)
- Underlying policies must provide uncapped defense costs outside the primary limits.
- The following class specific guidelines apply:
    - Office Buildings:
        - Smoke detectors required in each unit and a minimum of two marked exists.
        - If smoke detectors are battery operated, monthly inspection program must be documented and available to review if requested.
    - Medical/Dental Offices:
        - If the insured performs surgeries that require sedation or if any such surgeries are performed at the insured's premises the risk is ineligible.
        - Admitting patients for overnight stays is ineligible.
    - Veterinarians:
        - Performance of any services for race horses is ineligible.
    - Mercantile/Wholesale:
        - Importing any helmets, car seats or other child safety equipment is ineligible.
        - Repackaging or relabeling any of the products the insured sells or distributes is ineligible.
        - Sale of any foreign manufactured firearms is ineligible.
        - Sale of police supplies is ineligible.
    - Landscapers:
        - Clearing land used for power lines is ineligible.

UNDERLYING BOP ELIGIBILITY REQUIREMENTS

- Minimum General Liability limits for per occurrence/general aggregate/products completed operations of $1M/$2M/$2M.
- Minimum liquor liability limits of $1M per occurrence and $1M aggregate if applicable.
- Minimum Ohio Stop Gap Liability limits for each employee/each accident/aggregate of $1M/$1M/$1M if applicable.

UNDERLYING COMMERCIAL AUTO ELIGIBILITY REQUIREMENTS

- Minimum combined single limit of $1,000,000
- Insured must check Motor Vehicle Registration System (MVRS) annually.
- Underlying commercial auto policies with vehicles registered or principally garaged in West Virginia are ineligible.
- The following underlying auto exposures are ineligible:
    - School buses or vans
    - Truckers/Heavy-load haulers
    - Police vehicles, fire trucks, or ambulances
    - Hotel/Motel/Parking lot courtesy vans (over 10)
    - Courtesy vans (over 15 passengers)
    - Rapid delivery operations (e.g. pizza, newspaper, magazine)
    - Gasoline hauling or hazardous waste/red label materials
    - Commodity III or IV hauling
    - Ready mix trucks

UNDERLYING EMPLOYER'S LIABILITY ELIGIBILITY REQUIREMENTS

- Minimum limits of $500,000 each for bodily injury coverage per accident, disease (each employee), and disease (policy limit), except Texas and Ohio where it is $1M/$1M/$1M.
- Does not apply in NY or MA where this coverage is excluded.

COVERAGES

- See table below for available limits.

Occurrence	General Aggregate	Product - Completed Operations Aggregate
$1,000,000	$1,000,000	$1,000,000
$2,000,000	$2,000,000	$2,000,000
$3,000,000	$3,000,000	$3,000,000
$4,000,000	$4,000,000	$4,000,000
$5,000,000	$5,000,000	$5,000,000
$6,000,000	$6,000,000	$6,000,000
$7,000,000	$7,000,000	$7,000,000
$8,000,000	$8,000,000	$8,000,000
$9,000,000	$9,000,000	$9,000,000
$10,000,000	$10,000,000	$10,000,000

- UM/UIM coverage is available in the following states:
  - Florida
  - Louisiana
  - New Hampshire
  - Vermont

BUSINESS OWNERS AND EXCESS LIABILITY POLICY STATE AVAILABILITY

Alabama
Arizona
Arkansas
California
Colorado
Delaware
District of Columbia
Florida
Georgia
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana
Maine
Maryland
Michigan
Minnesota
Mississippi
Missouri
Nebraska
Nevada
New Hampshire
New Jersey
New York
North Carolina
Ohio
Oklahoma
Pennsylvania
Rhode Island
South Carolina
Tennessee
Texas
Utah
Vermont
Virginia **(BOP Only)**
West Virginia
Wisconsin