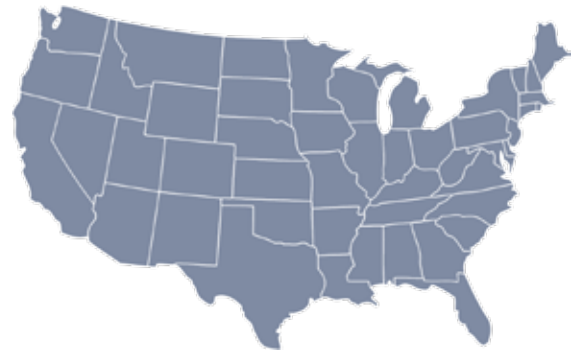


WHOLESALE TRADE

ABOUT THIS COVERAGE

The Wholesale Trade product safeguards the assets of wholesale small businesses, and expands as businesses grow.



TERRITORY COVERED ■

ADDITIONAL COVERAGE OPTIONS

- Foreign Liability Coverages
 - Accidental death & dismemberment (\$50,000 limit)
 - Medical coverage (\$10,000 limit)
 - Contingent auto liability (\$1M limit)
 - Property (\$25,000)
 - Premises liability (\$1M occurrence/GL aggregate)
 - Products and completed operations Liability (GL aggregate)
 - Natural disaster evacuation (\$2,500 per person/\$10,000 policy limit)
 - Kidnap and extortion (\$250,000 limit)
- Employment Practices Liability
 - Limits up to \$100,000
- Privacy Liability & Data Breach Insurance
 - Limits up to \$100,000

UNDERWRITING GUIDELINES

- Up to 35,000 square feet
- Up to \$6M in total revenue
- No product specifically sold or rented to children

KEY FEATURES

- Business owners package coverage form that automatically includes over 15 unique coverage enhancements
- Up to \$5M in total property values
- Business Income coverage offered on an Actual Loss Sustained basis
- Up to \$1M/\$2M in General Liability limits
- \$500 premium for \$1M umbrella available

SUBMISSION REQUIREMENTS

- ACORD Application
- Supplemental Application
- 3-5 Years Currently Valued Loss Runs
- Send submissions to quotes@ospreyuw.com

OSPREY RELATED PRODUCTS

Professional Office, Service & Retail
Lessor's Risk • Restaurants



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WHOLESALE TRADE

CLASSES COVERED

- Air Conditioning/Heating Equipment
- Appliance – Household and Home Furnishing
- Art Supplies
- Auto Parts and Supplies
- Bakeries
- Barber or Beauty Shop Supplies
- Beverages- Alcoholic and Non-Alcoholic
- Bookbinding and Printers Supplies
- Books
- Building Materials
- Cameras
- Candy
- CDs/Cassettes
- Cell Phone
- Clothing & Fabric
- Coffee
- Computers
- Dairy Products
- Electronics
- Equipment, Fixtures or Supplies
- Office and Store Equipment
- Floor Covering
- Florist
- Frozen Food
- Fruits & Vegetables
- Furniture
- Gardening & Light Farming Supplies
- Gifts/Novelties
- Groceries
- Hardware and Tools
- Heating/Air Conditioning Equipment
- Hobby, Craft or Artists' Supply
- Housewares
- Janitorial Supply
- Jewelry – Costume & Precious
- Kitchen Accessories
- Lamps/Lighting Fixtures
- Leather Goods
- Luggage
- Magazine
- Meat/Fish/Poultry
- Office Furniture, Machines & Appliances
- Optical and Hearing Aids
- Painting Supplies
- Paper
- Pet Supplies
- Plumbing Supplies and Fixtures
- Radios/Stereos
- Refrigeration Systems or Equipment
- Shoes
- Software
- Sporting Goods
- Stationery or Paper Products
- Telephones
- Trophies
- Wallpaper
- Water Bottling
- Wholesaler – no food or drink – not otherwise classified

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