

# TPCI - Topa Premier Commercial Insurance

## Manufacturing and Processing



### Eligibility Criteria

- Up to \$10M TIV per location; Up to \$25M in total sales; Up to 15,000 sq. ft.
- Under current ownership for at least three years
- Must have a comprehensive quality control program
- Use fire-proof cabinets/cans for flammable/combustible liquid handling and storage
- Use in-rack sprinkler systems for facilities with multiple racks
- Building must have originally been built for manufacturing/processing operations
- Consistent product offering with little to no variation over several years
- No risks with past product recall experience
- No risks with past citations/violations for fire, health or safety codes, including the FDA
- Risks with limited public access to the manufacturing premises
- Must maintain accurate shipping and purchasing records
- Other underwriting criteria may apply

### Type Class Name (All classes eligible for package)

#### Consumables

- Beverage Manufacturing - Carbonated and Non-Carbonated Drinks/Water
- Beverage Manufacturing - Breweries/Craft/Microbreweries
- Breakfast Cereal/Dry Pasta/Cookie/Cracker/Tortilla Manufacturing
- Canned Food Manufacturing - Fruit and Vegetable/Soup/Broth/Pasta
- Coffee/Coffee Extracts Manufacturing
- Chewing Gum/Candy Manufacturing
- Commercial Bakeries
- Dairy Manufacturing
- Dried and Dehydrated Food Manufacturing
- Frozen Fruit, Juice, and Vegetable Manufacturing
- Frozen Cakes, Pies, and Other Pastries Manufacturing
- Ice Cream and Frozen Dessert Manufacturing
- Ice Manufacturing
- Snack Food Manufacturing - Grains, Seeds or Nuts/Potato or Corn Chips

#### Nonconsumables

- Blind and Shade Manufacturing
- Fastener, Button, Needle, and Pin Manufacturing
- Glass Container Manufacturing
- Kitchen Articles Manufacturing - Metal - Utensils and Flatware
- Luggage/Handbag/Purse/Wallet Manufacturing
- Metal Can Manufacturing
- Metal Household Furniture Manufacturing
- Musical Instrument Manufacturing - Metal
- Office Furniture Manufacturing - Metal/Plastic
- Optical Instrument and Lens Manufacturing
- Showcase, Partition, Shelving, and Locker Manufacturing
- Small Electrical Appliance Manufacturing - Household
- Television, Audio and Video Equipment Manufacturing - Household

We look forward to your new and renewal submissions at [topaquotes@topa-ins.com](mailto:topaquotes@topa-ins.com)

# Coverages & Limits

Notable Property Coverages & Limits	Standard	Advantage	Advantage+
Building	Optional		
Business Personal Property	Mandatory		
Tenants Improvements and Betterments	Included with BPP or Specific Limit		
Business Income and Extra Expense (BIEE)	12 Months† (Actual Loss Sustained, Sublimit or Exclusion)		
Business Income Time Deductible (Waiting Period)	72 hours*	36 hours*	0 hours*
Business Income - Extended Business Income	60 days†*	90 days†*	120 days†*
Business Income - Ordinary Payroll Expenses	60 days†*		
BIEE - Civil Authority	4 weeks*	6 weeks*	8 weeks*
Business Income from Dependent Properties	5,000†*	10,000†*	25,000†*
Accounts Receivable - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Brands and Labels	Not Available	Included	Included
Building - Annual Increase (Inflation Guard)	2%†	4%†	6%†
Building - Tenant Obligation	Optional	10,000†	25,000†
Building Ordinance or Law (Demo and Increased Cost)	Optional	50,000†	100,000†
Contract Penalty	Not Available	10,000	25,000
Debris Removal	25% of Loss + 25,000		
Electronic Data	10,000†	25,000†	25,000†
Employee Dishonesty	Optional	10,000†	25,000†
Forgery or Alteration	2,500	5,000	7,500
Interruption of Computer Operations	10,000†*	25,000†*	25,000†*
Leasehold Interest	Optional	10,000†	25,000†
Limited Coverage for Fungi, Wet Rot or Dry Rot	15,000		
Lock and Key Replacement - Broad	Optional	10,000†	25,000†
Money and Securities - Inside/Outside	Optional	5,000† / 2,500†	10,000† / 2,500†
Newly Acquired/Constructed Property - BIEE/Days	Not Available	50,000 / 60 days*	100,000 / 90 days*
Newly Acquired/Constructed Property - Building/BPP	250,000 / 100,000	500,000 / 150,000	1,000,000 / 250,000
Outdoor Property - Various (Per item limit may apply)	Varies	Varies	Varies
Outdoor Signs	1,000†	5,000†	10,000†
Personal Property In Transit/Off Premises	5,000† / 10,000†	7,500† / 25,000†	10,000† / 25,000†
Pollutant Clean Up and Removal	10,000	10,000	25,000
Valuable Papers and Records – On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Water Back Up and Sump Overflow - Direct and BIEE	Optional	10,000†	25,000†
Notable Liability Coverages & Limits	Standard	Advantage	Advantage+
Available Occurrence Limits	500,000 / 1,000,000 / 2,000,000		
Available Aggregate Limits	1,000,000 / 2,000,000 / 3,000,000 / 4,000,000 / 6,000,000		
Damage to Premises Rented to You	50,000†	75,000†	100,000†
Medical Payments	Excluded or 1,000†		
Aggregate Limit of Insurance (Per Location)	Optional	Included	Included
Newly Acquired or Formed Organizations	Not Available	Included	Included
Pollution - Hostile Fire	Included	Included	Included

**Optional coverages include: (Property)** Blanket Limit, Computer & Funds Transfer Fraud, EQ Sprinkler Leakage, Equipment Breakdown, Fine Arts, Product Recall (Aggregate/Each Incident), Spoilage and Utility Services; **(Liability)** Cyber Suite, Employee Benefits, Employment Practices (With or Without Third Party Violations), Hired & Non-Owned Auto, Liquor Liability, Primary & Noncontributory, Waiver of Subrogation

† Higher limits are available \*Conditional to the main coverage/operation