



Eligibility Criteria

- Up to \$15M TIV per location; up to \$10M in total sales; up to 10,000 sq.ft. building area
- No risks with direct importing of products
- Must have been in business for at least three years
- No liability claims related to the rental products
- Written rental contract signed by each customer must be maintained for at least five years
- Contract must have release, waive of claims and indemnification in favor of the insured
- Other underwriting criteria may apply

Class Name	Eligibility
Formal Wear and Costume Rental	Package
Linen, Diaper, Uniform Services	Package
Recreational Goods Rental – Bicycle/Beach Chairs/Umbrellas/Chairs, Tents or Canopies	Property only

We look forward to your new and renewal submissions at 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		
Accounts Receivable - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
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†
Business Income - Dependent Properties	5,000†*	10,000†*	25,000†*
Business Income - Extended Business Income	60 days†*	90 days†*	120 days†*
Business Income - Ordinary Payroll Expenses	60 days†*		
Business Income and Extra Expense (BIEE)	12 Months† (Actual Loss Sustained, Sublimit or Exclusion)		
Business Income and Extra Expense (BIEE) - Civil Authority	4 weeks*	6 weeks*	8 weeks*
Business Income Time Deductible (Waiting Period)	72 hours*	36 hours*	0 hours*
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	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 Aggregate Limits	1,000,000 / 2,000,000 / 3,000,000 / 4,000,000 / 6,000,000		
Available Occurrence Limits	500,000 / 1,000,000 / 2,000,000		
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
Coverage for Injury to Leased Workers	Not Available	Included	Included
Newly Acquired or Formed Organizations	Not Available	Included	Included
Pollution - Hostile Fire	Included	Included	Included

Optional coverages include: (Property) Alternative Key Systems – Reprogramming Costs, Blanket Limit, Computer and Funds Transfer Fraud, EQ Sprinkler Leakage, Equipment Breakdown, Fine Arts, Spoilage and Utility Services; **(Liability)** Cyber Suite, Employee Benefits, Employment Practices (With or Without Third Party Violations), Hired and Non-Owned Auto, Primary and Noncontributory, Waiver of Subrogation

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