

# TPCI - Topa Premier Commercial Insurance

## Retail and Service



### Eligibility Criteria

- Up to \$15M TIV per location; up to \$15M in total sales; up to 25,000 sq.ft. building area
- Up to 10% sales/revenue may be internet sales
- No risks with propane or kerosene tank filling operations
- No risks with direct importing of products
- No risks with used/reconditioned/recycled products
- Risks with high theft exposure must have UL certified alarm system
- Risks with up to 25% sales/revenue from servicing and repair operations
- Risks should be operational all year round
- Prefer risks that do not have check cashing services
- Prefer risks that have minimum three years experience
- Other underwriting criteria may apply

Type	Class Name (all eligible for package)
Durable	Automotive Parts and Accessories - New
Durable	Book Stores/News Dealers/Newsstands
Durable	Camera and Photographic Supply Stores
Durable	China, Glassware, Kitchen Accessories
Durable	Clothing/Shoe Stores
Durable	Cosmetic and Beauty Supply Stores
Durable	Electronics/Household Appliance Stores
Durable	Furniture/Floor Covering Stores
Durable	Gift, Novelty, and Souvenir Stores
Durable	Hardware/Paint/Window Treatment
Durable	All Other Home Furnishing Stores
Durable	Luggage and Leather Goods Stores
Durable	Musical Instrument and Supplies Stores
Durable	Optical Goods/Hearing Aid Stores
Durable	Pet and Pet Supply Stores
Durable	Pharmacy and Drug Stores
Durable	Sewing, Needlework, and Piece Goods
Durable	Sporting Goods/Craft, Toy and Game
Durable	Supplies and Stationary Stores
Durable	Tobacco Stores

Type	Class Name (all eligible for package)
Non-durable	Arrangements - Edibles and/or Flowers
Non-durable	Bakeries - Retail
Non-durable	Candy and Nut Stores
Non-durable	Convenience/Liquor Stores
Non-durable	Fruit and Vegetable Stores
Non-durable	Grocery Stores
Non-durable	Meat/Fish and Seafood Stores
Non-durable	Other Specialty Food Stores
Service/Repair	Barber Shops and Beauty Salons
Service/Repair	Cleaning Services - Residential/Office
Service/Repair	Coin-Operated Laundries
Service/Repair	Dry Cleaning and Laundry
Service/Repair	Industrial Launderers
Service/Repair	Locksmiths
Service/Repair	Nail Salons
Service/Repair	Pet Care - Grooming
Service/Repair	Photography Studios, Portrait
Service/Repair	Shoe Repair
Service/Repair	Watch, Clock and Jewelry Repair

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		
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†
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 - 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 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
Professional Liability - Barbershops and Hair Salons	Included*	Included*	Included*
Professional Liability - Optical and Hearing Aid Services	Included*	Included*	Included*

**Optional coverages include: (Property)** Alternative Key Systems – Reprogramming Costs, Blanket Limit, Computer and Funds Transfer Fraud, Condominium Unit Owners – Loss Assessment and Misc Real Property, EQ Sprinkler Leakage, Equipment Breakdown, Fine Arts, Household Personal Property, Spoilage and Utility Services; **(Liability)** Cyber Suite, Directors and Officers, Employee Benefits, Employment Practices (With or Without Third Party Violations), Hired and Non-Owned Auto, Limited Care, Custody Or Control Property Damage, Primary and Noncontributory, Professional Liability - Beauty Salons, Professional Liability – Pharmacists, Waiver of Subrogation

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