

TPCI - Topa Premier Commercial Insurance

Wholesale



Eligibility Criteria

- Up to \$10M TIV per location; Total sales of \$25M per policy
- No risks with products under insured's own brand/label or with used, reconditioned or recycled products
- No manufacturing, processing, assembly, modifying, lease/rental, installation, repair or service work
- Incidental/minimal public area (less than 10%)
- Direct/online sales to consumers limited to no more than 40% of sales
- Incidental direct importing allowed for certain classes (less than 10% of total sales)
- Risks with TIV > \$5M and risks with multi-level shelving should be 100% sprinklered (in-rack preferred)
- Occupancies with a high theft exposure must have a UL certified alarm system
- Other underwriting criteria may apply

Consumables Class Name	Eligibility
Alcoholic Beverage	Package
Coffee & Tea	Package
Confectionery Items	Package
Dairy Product	Varies by class
Frozen Food and Desserts	Property only
Fruit and Vegetables (Canned, Fresh or Dried)	Varies by class
Ice	Package
Meat, Seafood and Poultry	Property only
Pasta and Other Dried Goods	Package
Pet Food and Supplies	Property only
Salt, Spices, Sugar, Syrup and Oil	Package
Water and Non-Alcoholic Beverages	Package

Non-Consumables Class Name	Eligibility
Air Conditioning/Refrigeration, Plumbing, Heating Equipment and Supplies	Package
Books, Magazine, Periodical and Newspaper	Package
Building/Garden Construction Material and Supplies	Varies by class
Commercial Fixtures and Supplies	Package
Commercial/Industrial Machinery and Equipment	Varies by class
Consumer Electronics	Package
Dental, Medical, Optometric and Hospital/Lab Equipment and Supplies	Varies by class
Electronic Parts and Components	Property only
Flower and Nursery Stock (Real and Artificial)	Package
Footwear, Clothing and Accessories	Varies by class
Home Furnishing and Kitchenware	Package
Household Appliances	Varies by class
Indoor and Outdoor Furnitures	Property only
Industrial and Personal Service	Package
Motor Vehicle Parts, Supplies and Accessories	Property only
Photographic Equipment and Supplies	Package
Piece Goods, Notions, and Other Dry Goods	Package
Plastics Materials, Basic Forms and Shapes	Property only
Professional Equipment and Supplies	Package
Service Establishment Equipment and Supplies	Package
Soaps, Detergents and Other Cleaning Agents	Property only
Sporting/Recreational Goods and Supplies	Varies by class
Stationery, Office Equipment and Supplies	Varies by class
Toiletries, Grooming Equipment and Supplies	Property only
Toy and Hobby Goods and Supplies	Property only
Watch, Gift and Jewelry	Package
Water Softeners	Property only

Coverages & Limits

Property Coverages & Limits	Standard	Advantage	Advantage+
Building	Mandatory or Optional		
Business Personal Property	Mandatory or Optional		
Tenants Improvements and Betterments	Included With BPP / Optional		
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 - Undamaged Part	Included*		
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 [∞] *		
Business Income and Extra Expense (BIEE) - Civil Authority	4 weeks*	6 weeks*	8 weeks*
Business Income Time Deductible	72 hours*	36 hours*	0 hours*
Business Personal Property - Seasonal Increase	25%*		
Business Personal Property Temporarily In Portable Storage Units	10,000	25,000	25,000
Claims Expense	1,000	5,000	5,000
Contract Penalty	Not Available	10,000	25,000
Crime Conviction Award	2,500	10,000	25,000
Debris Removal	25% of Loss + 25,000		
Electronic Data Aggregate	10,000†	25,000†	25,000†
Employee Dishonesty	Optional	10,000†	25,000†
Equipment Breakdown - Business Income and Extra Expense	Included*		
Equipment Breakdown - Data Restoration	25,000†*		
Equipment Breakdown - Expediting Expenses	25,000†*		
Equipment Breakdown - "Fungi", Wet Rot, or Dry Rot	15,000*		
Equipment Breakdown - Hazardous Substances	25,000†*		
Equipment Breakdown - Off Premises Equipment Breakdown	10,000*		
Equipment Breakdown - Public Relations	5,000*		
Equipment Breakdown - Resultant Damage to Animals	25,000*		
Equipment Breakdown - Utility Services	25,000*		
Equipment Breakdown - Spoilage	25,000†*		
Fire Department Service Charge	2,500	10,000	25,000
Fire Extinguisher Systems Recharge Expense	5,000	10,000	25,000
Forgery or Alteration	2,500	5,000	7,500
Glass and Glass Expenses	Included*		
Increased Cost of Construction	10,000		
Interruption of Computer Operations Aggregate	10,000†*	25,000†*	25,000†*
Leasehold Interest	Optional	10,000†	25,000†
Limited Coverage for "Fungi", Wet Rot or Dry Rot Aggregate	15,000		
Lock and Key Replacement	Optional	10,000†	25,000†
Money and Securities - Inside/Outside the Premises	Optional	5,000† / 2,500†	10,000† / 2,500†
Money Orders and "Counterfeit Money"	1,000	2,500	5,000

See reverse side for more coverages and limits →

Coverages & Limits

Property Coverages & Limits (cont.)	Standard	Advantage	Advantage+
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 - Antennas and Satellite Dishes	2,500	10,000	25,000
Outdoor Property - Fences and Signs	2,500†	5,000†	10,000†
Outdoor Property - Trees, Shrubs, Plants and Lawns/Each Item Limit	2,500† / 1,000	5,000† / 1,000	10,000† / 1,000
Outdoor Signs	1,000†	5,000†	10,000†
Personal Effects	2,500	5,000	5,000
Personal Property In Transit/Off Premises	5,000† / 10,000†	7,500† / 25,000†	10,000† / 25,000†
Pollutant Clean Up and Removal Aggregate	10,000	10,000	25,000
Premises Boundary	100 feet	1,000 feet	1,000 feet
Preservation of Property	30 days	60 days	60 days
Protection Response Service Expense	Not Available	10,000	25,000
Theft - Fur and Fur/Fur-Trimmed Garments		2,500 [∞] *	
Theft - Jewelry, Watches, Precious and Semiprecious Stones/Metals		2,500 [∞] *	
Theft - Patterns, Dies, Molds and Forms		2,500 [∞] *	
Unauthorized Business Card Use	Not Available	2,500	5,000
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†
Water/Other Liquid, Powder/Molten Material Damage		Included	

Optional Property coverages include: Additional Insured - Building Owner, Alternative Key Systems - Reprogramming Costs, Blanket Building Value, Blanket Business Personal Property Value, Computer Fraud and Funds Transfer Fraud, Earthquake Sprinkler Leakage, Equipment Breakdown, Fine Arts - Blanket (\$2,500 Each Item Limit Applies), Fine Arts - Scheduled, Product Recall (Aggregate/Each Incident), Spoilage (Power Outage), Utility Services - Direct Damage, Utility Services - Time Element

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		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
Non-Owned Watercraft Liability		Included	
Personal and Advertising Injury		Same as Each Occurrence Limit	
Pollution - Hostile Fire		Included	
Supplementary Payments - Actual Loss of Earnings	250	250	500
Supplementary Payments - Cost of Bail Bonds	250	500	1,000

Optional Liability coverages include: Additional Insureds, Assault and Battery (Limited), Cyber Suite (Includes a Number of 1st and 3rd Party Coverages), Employee Benefits Liability, Employment Practices Liability (With or Without 3rd Party Violations), Hired and Non-Owned Automobile Liability, Liquor Liability, Primary and Noncontributory - Other Insurance Condition, Waiver of Transfer of Rights of Recovery Against Others to Us

† Higher limits are available *Conditional to the main coverage/operation ∞Other Limits Available