



Admitted Businessowner's Package in Texas

Our Businessowner's Package is designed for the small business owner with up to \$3,000,000 in sales.

Below are products designed specifically for the Businessowner's Package:

- ▶ Beauty & Nail Salons, Barber Shops: Professional liability is included. Rated on number of full-time and/or part-time professional operators. Employment practices liability and Tanning Liability are available.
- ▶ Distributors: Available for several classes with up to \$5,000,000 sales/receipts.
- ▶ Fast Food Restaurant: Designed for the small restaurant without wait staff and with total property value less than \$1,500,000.
- ▶ Laundromats: Available for attended and unattended facilities, facilities open 24 hours or facilities offering dry cleaning or tailoring. Special liability rating based on the number of washers.
- ▶ Lessor's Risk Only: Credit available if lease requires tenants to name applicant as additional insured. No coinsurance clause on property coverage.
- ▶ Offices: Available for 45 office classes with up to 25,000 square feet. Errors & Omission Liability is included on select classes
- ▶ Retail Liquor Stores: Offers property, general liability, liquor liability, equipment breakdown and crime coverage all in one policy. Drive thru stores are eligible.



Accountants
Appliance Distributors & Stores
Army & Navy Stores
Auto Parts & Supplies
Bakeries
Barbers or Beauty Supplies
Beverage Stores
Book Binding & Printing Retail
Book & Magazine Stores
Candy Stores
Ceramic Stores
Condominiums - Commercial
Copying and Duplicating Retail

Cosmetic, Hair or Skin Prep
Dairy or Butter & Egg Stores
Dry Goods Dealers - Retail
Engraving
Fabric Distributors & Stores
Florists Retail & Distributor
Fruit or Vegetable Dealers
Funeral Homes & Chapels
Furniture Stores
Gift Shops
Hardware & Tools-Distributors
Hearing Aid Stores
Home Improvement Stores

Ice Cream Stores
Insurance Agents
Jewelry Stores or Distributors
Lawyers Offices
Mailbox or Packaging Store
Mail Order Houses
Mailing or Addressing
Meal Preparation Store
Medical Offices
Music Stores
Musical Instrument Stores
Newsstands
Office Machines or Appliances

Offices
Optical Goods Stores
Paint or Wallpaper Stores
Painting, Picture or Frame Store
Picture Frame Stores
Poultry Distributors & Stores
Printing
Real Estate Agents
Shoe Repair Stores
Sporting Goods Stores
Stationery or Paper Products
Tailoring or Dressmaking
Taxidermist