



USLI COMMERCIAL PROPERTY & LIABILITY PRODUCTS

General Liability Limits: up to \$1Mil/ \$2Mil

Property Limits: up to \$3Mil. \$5Mil for Vacant

1-4 Family Dwelling	Owned dwellings rented to others on an annual or seasonal basis, Up to: \$1M/\$2M General Liability, \$3M Property
Apartments	Owned apartments buildings with 5 to 100 units. Can consider pools, sports courts, and playgrounds
Artisan/Trade Contractors	Contractors with expertise in a defined trade (or trades). Up to \$1M in revenue and 500K in payroll
Beauty Salons and Barber Shops	Independent contractors are also eligible. Incidental massage services and tanning services are eligible
Builders Risk	Ground Up Construction: Up to \$3M Property (Inland Marine Coverage). Construction must not have begun
Commercial Excess/Umbrella	Commercial risks in need of higher General Liability limits (up to \$5M excess available). Coverage can also extend over commercial auto and/or employer's liability in conjunction with the GL
Concessionaires/Vendors/ Food Trucks	Can consider vendors with up to \$3M in sales and 40 carts/stands. Can consider trucks with up to \$5M in sales and 5 trucks
Contractor's Equipment	Coverage available for scheduled items over \$1,000 in value and/or unscheduled items under \$1,000 in value. Up to \$1M Inland Marine coverage total (\$150K maximum per item)
Convenience/Deli/Grocery store	Stores that sell beer, wine and liquor less than 75% of total sales are eligible. Up to \$1M/\$2M General Liability and Liquor Liability, \$3M Property (no property coverage available for convenience stores)
Electronic Store	With up to \$3M in revenue (cell phone sales are acceptable). Electronic data and interruption available
Excess General Liability	Limits: Up to \$5M. Follow form coverage. Minimum attachment point of \$500K. No self-insured retention
Fitness Centers	Incidental tanning, massage, and child sitting exposures are eligible. General Liability, Professional Liability, Property, and Abuse & Molestation included
Home Based Business	Must be based out of the home (no commercial space). Ideal for self-employed freelancers and independent contractors. Up to: \$1M/\$2M General Liability, BPP included at \$5K with limits up to \$100,000 available.
Inland Marine	Golf carts, catering equipment, ATMs, mobile concession stands, etc. Limits: Up to \$500K Inland Marine
Janitorial Services	Rated on number of workers. Property Damage Extension included
Land Leased to Others	Up to 1,000 acres of owned land that is leased to others. Land with lakes or ponds is eligible
Laundromats	Up to \$3M in revenue. Limits: Up to \$1M/\$2M General Liability; \$3M in Property (most states). Optional Equipment Coverage up to \$150K
Lawn Care	Mowing, seeding, weeding, and raking/blowing leaves (Incidental sprinkler repair is also acceptable). Up to 10 employees, \$500K sales
Lessor's Risk Only	Eligible tenant occupancies include offices, restaurants, stores, apartments, and more. Limits: Up to \$1M/\$2M General Liability; \$5M Property (available property limits based on tenant occupancies)
Liquor Stores	Alcohol sold for off premises consumption. Assault and Battery included Liquor Liability
Liquor Liability	Up to \$1M/\$2M for Beer, Wine, and Liquor Stores, Restaurants, Social Clubs. Limits up to \$3M/\$3M for Special Events
Main Street Mercantile	Including bakeries, bookstores, florists, gift stores and more
Office	Medical offices, lawyers, accountants, insurance agents and many more. Can consider up to \$3M in receipts; new ventures are eligible. Up to \$1M/\$2M General Liability; \$5M Property
Residential Condominium Unit Owners	Can be rented to others on an annual or short term basis (Airbnb/VRBO are eligible). Up to: \$1M/\$2M in General Liability; \$1M per unit/\$3M per location in Property; Loss Assessment
Restaurants	Broad appetite including new ventures, risks with entertainment, dance floors, BYOB and more. Limits: up to \$1M/\$2M in General Liability; separate Liquor Liability limits available at \$1M/\$2M; \$3M Property
Specialty Educators, Trainers and Instructors (dance, music and tutoring)	Instruction for art, athletics, computers, crafts, language, music and more. Limits: up to \$1M/\$2M General Liability with Professional Liability included; \$3M Property; \$1M/\$1M Abuse and Molestation (varies by class)
Special Event	Hundreds of classes of events with up to 20K attendees. Up to \$5M/\$5M in General Liability. Separate limit for Liquor Liability up to \$3M/\$3M
Truckers General Liability	Rated on number of units (trucks). Blanket Additional Insured and Blanket Waiver of Subrogation available
Vacant Building	Vacant risks with or without renovations (residential and commercial buildings, vacant condos and partially vacant buildings). Up to: \$1M/\$3M General Liability, \$3M Property including up to \$250K in contents
Vacant Land	Vacant land exposures up to 1000 acres on commercial lines form. Short term policies available

Quote online or call 888-875-5218