



Commerical Fire Program Package Rates

Beauticians

Property coverages include:

- 80% Co-Insurance (ACV or RC)
- \$1,000 Contents / \$250 Deductible
- SF-4 Special Form includes Theft
- SF-133 Business Property Off Premises
- Based on Semi-Protected / Frame
- Property Class Code: 219
- Prior to 1960 rates

Liability coverages include:

- Broad Form Commercial General Liability (LS-6)
- Area - 100 minimum square footage
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- DMIC-LS-76B Skincare Exclusion applies
- Includes LS-44 Professional Liability - 1 Full Time
- Liability Class Code: 12010

| <u>Liability Limit</u> | <u>Total Policy Premium Semi-Protected</u> |
|---------------------------------|--|
| \$100,000 / \$300,000 | \$175.21 |
| \$300,000 / \$1,000,000 | \$196.21 |
| \$500,000 / \$1,000,000 | \$209.21 |
| \$1,000,000 / \$2,000,000 | \$230.21 |

Premiums may vary depending on square footage, protection class, territory codes or property form selected.