



Refreshment Stand Package Rates

Refreshment Stand

Property coverages include:

- \$5,000 Contents coverage / 80% ACV / \$100 Deductible
- **SF-1 Fire, EC & VMM (Basic)**
- SF-133 off premises property coverage \$1,000

Liability coverages include:

- Broad Form Commercial General Liability (LS-6)
- Liability coverage on & off premises (Based on 100 square foot minimum)
- Products Liability coverage (Based on annual receipts up to \$135,000)
- LS-42A Products/Completed Operations Food or Beverage
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- Liability Class Code: 06011

Total Policy Premium By Protection Class

| <u>Liability Limit</u> | <u>Semi-Protected</u> | <u>Protected</u> | <u>Highly Protected</u> |
|---------------------------|-----------------------|------------------|-------------------------|
| \$100,000 / \$300,000 | \$291.28 | \$275.08 | \$261.91 |
| \$300,000 / \$1,000,000 | \$322.28 | \$306.08 | \$292.91 |
| \$500,000 / \$1,000,000 | \$348.28 | \$332.08 | \$318.91 |
| \$1,000,000 / \$2,000,000 | \$384.28 | \$368.08 | \$354.91 |

DMIC can offer coverage for food carts which are scheduled on the MR-52 rate - \$16/\$1,000 with a \$250 deductible

Premiums may vary due to square footage and receipts of operations.

Eligible types:

- Food stands at community sports parks
- Hotdog stands
- Cotton Candy stands
- Ice Cream stands
- Receipts exceeding \$135,000 refer to company