



Refreshment Stands Annual Premium Chart

Rates as of January 2010

Dryden Mutual Insurance Company

12 Ellis Drive • Dryden, New York 13053
607-844-8106 • 800-724-0560 • Fax: 607-257-0312

Refreshment Stand

Property coverages include:

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

Liability coverages include:

- Broad Form Commercial General Liability (LS-6)
- Liability coverage on & off premises (Based on 100 square feet)
- Products Liability coverage (Based on \$20,000 annual receipts)
- 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	\$208.26	\$204.21	\$202.19
\$300,000 / \$1,000,000	\$239.26	\$235.21	\$233.19
\$500,000 / \$1,000,000	\$265.26	\$261.21	\$259.19
\$1,000,000 / \$2,000,000	\$301.26	\$297.21	\$295.19

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 operation.

Eligible types:

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



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)
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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

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- **SF-4 Special Form includes Theft**
- SF-133 off premises property coverage \$1,000

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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	\$223.26	\$219.21	\$217.19
\$300,000 / \$1,000,000	\$254.26	\$250.21	\$248.19
\$500,000 / \$1,000,000	\$280.26	\$276.21	\$274.19
\$1,000,000 / \$2,000,000	\$316.26	\$312.21	\$310.19

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- 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	\$346.28	\$330.08	\$316.91
\$300,000 / \$1,000,000	\$377.28	\$361.08	\$347.91
\$500,000 / \$1,000,000	\$403.28	\$387.08	\$373.91
\$1,000,000 / \$2,000,000	\$439.28	\$423.08	\$409.91

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