



Dryden Mutual Insurance Company

12 Ellis Drive, P.O. Box 635
Dryden, New York 13053-0635
607-844-8106 / 800-724-0560
607-257-0312 (fax)

Target Market Product Profile **ANTIQUE DEALERS** Commercial Lines

TARGETED TYPES

Antique stores
Antique dealers at flea markets
ACV only on contents - replacement cost is NOT an option
No limit on age of buildings

UNDERWRITING CONCERNS

Dealers with high value items
Dealers that routinely display outside of New York State
Adequate records should be maintained on all inventory transactions
Risks non-renewed due to prior losses

DRYDEN MUTUAL PROGRAM FEATURES

- URB SMP is available for retail stores depending on the age, condition and insurance to value.
- Receipts and square footage needed for stores, but receipts and payroll needed for flea market/regional fair vendors.
- URB Commercial Fire and Liability policies available for flea market and regional market vendors.
- ACORD applications acceptable.
- \$5 will be reimbursed for each picture that accompanies the application of a building being insured.

Edition: 3/30/09

underwriting@drydenmutual.com / claims@drydenmutual.com
www.drydenmutual.com

