



**Target Market Product Profile**  
**CONCESSION STANDS**  
**Commercial Lines**

**TARGETED TYPES**

Experienced seasonal operators

Small concession operators

Food concessionaires at:

- Antique Shows
- Arts Festivals
- Auto Shows
- Carnival Events
- Crafts Fairs
- Motorized Food Stands
- Pushcart Street Vendors

All varieties of food concessions:

- Donut / Pastry Vendors
- Hot Dog Vendors
- Ice Cream Vendors
- Popcorn / Cotton Candy

**UNDERWRITING CONCERNS**

Prior food liability claims

Over 3 employees

Code conformance issues on sanitary conditions

Major operations outside New York State

Unwillingness to keep policy in force all year to cover products liability exposures

**DRYDEN MUTUAL PROGRAM FEATURES**

- URB Commercial Fire & Liability policies are the only coverage offered to concessionaires.
- Payroll and receipts (for products) necessary for quotations.
- ACORD applications accepted.

