



Target Market Product Profile
DANCE STUDIOS, INSTRUCTIONAL
ACADEMIES & SIMILAR CLUBS
Commercial Lines

TARGETED TYPES

Private dance studios

- Children to adult dance instruction
- Ballet, Jazz, Tap, etc.

Dance Instructions

- Travel to schools for dance instruction

Dance Clubs that both teach and perform

- Cloggers
- Irish Step Dancing
- Line Dancing
- Square Dance Clubs
- Swing Dance Clubs

Instructional academies (non-sport). For example, but not limited to:

- Ceramics
- Creative Writing
- Theatrical Instructions

Yoga

Karate

UNDERWRITING CONCERNS

Sport-related instruction

Alcohol sales on premises

Any major criticism of the structure or entrance ways

Floor surfaces not appropriate for intended instructional use (i.e. carpet rather than hardwood, hardwood floor in poor repair, etc.)

DRYDEN MUTUAL PROGRAM FEATURES

- URB Commercial Fire & Liability Policies or SMP if building needs coverage.
- Rating is on a per club member basis or on a square footage and receipts basis for dance studios and instruction academies.
- Minimum General Liability limit offering is \$100,000.
- LS-14 Athletic Participants excluded

