



Target Market Product Profile
SEASONAL PROPERTIES
Commercial Lines

TARGETED TYPES

Camps and seasonal dwelling
Supported & unsupported approaches
Seasonal restaurants
Ice cream stands
Hot dog stands

UNDERWRITING CONCERNS

Prior losses in past 3 years
Risks non-renewed, cancelled or refused coverage previously
Buildings for sale
Inaccessible properties such as remote areas and Island properties should be discussed with underwriting for approval

DRYDEN MUTUAL PROGRAM FEATURES

- URB Special Multi-Peril is used as prime vehicle for commercial seasonal structures. Commercial Fire & Liability is used for seasonal risks that do not fit package products.
- Square footage and receipts needed for restaurants and vendors.
- ACORD applications accepted.

