

OFFICIAL DOCUMENTS



**ACUITY
COMMERCIAL LINES
SECRET FILES**

CONFIDENTIAL

REV. NOVEMBER 2023

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TOP CLASSES OF BUSINESS BY STATE

Click a state abbreviation to view their top classes!

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AZ	CO	GA	IA	ID
IL	IN	KS	KY	ME
MI	MN	MO	MT	ND
NE	NH	NM	NV	OH
OR	PA	SD	TN	TX
UT	VA	VT	WI	WY

31 states strong!





TOP SECRET

CLASSIFIED

MISSION: Table of Contents

SECRET OBJECTIVE: [REDACTED]

Inside this comprehensive file, you will find everything you need to understand the [REDACTED] inner workings of Acuity commercial lines business. It's no secret that Acuity has the coverages your clients need to keep their businesses safe and secure. Sell Acuity!

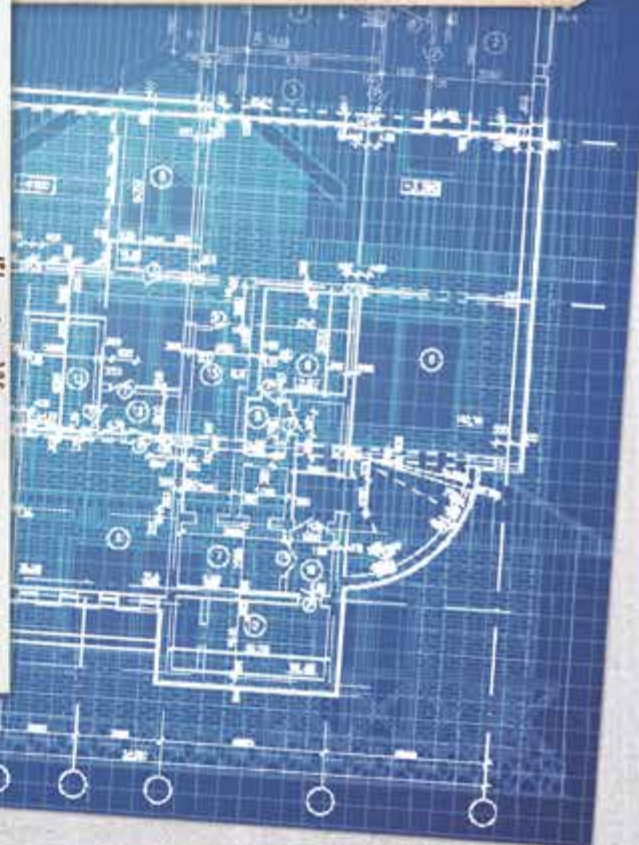
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Authorized by: *Melissa Wente*

Contractors 2022 Written Premium	\$584 million
Carpentry	\$113 million
Grading of Land and Landscaping	\$57 million
Masonry and Concrete	\$50 million
Electrical	\$44 million
Excavation	\$42 million
Street or Road Paving, Repaving, Construction	\$41 million
Plumbing	\$37 million
Heating and Air Conditioning	\$35 million
General Contractors	\$33 million
Painting	\$20 million
Janitorial	\$20 million
Sewer, Water, Utility Construction	\$18 million
Drywall and Plaster Work	\$16 million
Roofing	\$11 million
Sheet Metal Work	\$8 million
Siding Installation	\$4 million
Insulation	\$3 million
Drilling - Water	\$2 million
Tree Care	New Class
All Other Contractors	\$30 million

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CONTRACTOR GUIDELINES

ELIGIBILITY	SUBCONTRACTOR	GENERAL CONTRACTOR	PAPER CONTRACTOR	EDGE BUSINESS
DEFINITION	A business or person who carries out work for a company as part of a larger project	Main or prime contractor who retains overall supervision, self performs some work, but subcontracts over 50% of the work	Main or prime contractor who retains overall supervision, but subcontracts 100% of the work	Designed for business where the class might not otherwise be acceptable
TIME QUALIFICATION	3+ years experience	1+ years in business	3+ years in business	3+ years in business
BIS-PAK BUSINESS OWNER POLICY (BOP)	Payroll up to \$2.5 million; subcontracted work <50%	Not eligible	Not eligible	Not eligible
ACUITY PACKAGE COMMERCIAL PACKAGE POLICY (CPP)	No payroll limitation	Eligible	Eligible	Eligible
ACCEPTABLE WORK	Over 50 classifications, including carpentry, electrical, excavation, janitorial, painting, plumbing, and more	Contractors who primarily build: Residential homes Apartments Clinics/offices Hotels/motels Restaurants Strip malls Government buildings		New classes for GL & WC: • Water mains or connections construction • Sewer mains or connections construction New classes for GL only: • Tree Trimming • Stone crushing • Sand or gravel digging • Clay or shale digging • Quarries Work at heights 4-6 stories: • 19 standard classes expanded for GL only • \$200,000 minimum payroll required
UNACCEPTABLE WORK	Blasting, bridge or dam work, crane operation, sandblasting, demolition, work over 3 stories	Contractors who primarily build: Hospitals Nursing homes Schools Tract housing Buildings over 3 stories		Blasting, bridge or dam work, crane operation, sandblasting, demolition, work over 6 stories
UNDERWRITING CRITERIA <i>AZ, CO, GA, NV, OR, and TX are subject to state specific guidelines and limitations</i>	Many can be uploaded bound online; larger premium volume contractors subject to additional underwriter approval		3-year loss runs Loss control inspection Contractors supplemental application Subcontractor agreements	
ADDITIONAL COVERAGES AVAILABLE	<ul style="list-style-type: none"> • Voluntary property damage • Limited fungi or bacteria coverage • Broadened contractors errors & omissions • Limited pollution coverage • Contractors equipment coverage options, including blanket limits, rental reimbursement, and business income • Builders risk, installation, and property in the course of construction • Additional insured and waiver of subrogation endorsements • Employment-related practices liability • Cyber suite • Excess liability maximum limit is \$1 million over Edge GL 			



PRIVATE & CONFIDENTIAL

Truckers 2022 Written Premium \$536 million
Truckers \$427 million
Sand and Gravel Dealers or Haulers \$79 million
Garbage or Refuse Collecting \$30 million
Milk Haulers New Class

Click blue text for more details



DRIVER MVR & ACCEPTABILITY

	STANDARD AUTO	EDGE AUTO
DRIVER MVR	A driver is acceptable with up to two minor violations in the past three years	A driver is acceptable for Edge with: <ul style="list-style-type: none"> • Three to four minor violations in the past three years; • A combination of one minor violation and one major violation in the past three years; or • One major violation in the past three years

WHAT DOES ACUITY CONSIDER TO BE A VIOLATION? (INCLUDED, BUT NOT LIMITED TO)

MINOR VIOLATIONS	<ul style="list-style-type: none"> • At-fault accident • Defective speedometer • Disregarding traffic sign/signal • Failure to report accident • Failure to use seatbelt/child restraint • Failure to yield right of way 	<ul style="list-style-type: none"> • Following too closely • Inattentive/careless driver-care required • Improper passing/passing stopped school bus • Improper turn • Lane violation • License suspension/revocation 	<ul style="list-style-type: none"> • No liability insurance • Reinstatement/suspension terminated • Speeding - minor • Too fast for conditions/imprudent speed/lost control • Unverifiable driving record • Wrong way on one way
MAJOR VIOLATIONS	<ul style="list-style-type: none"> • Commercial major violation • Driving with suspended/revoked or no license • Driving under influence of alcohol/drugs • Driving on wrong side of road/left of center • Failure to obey/eluding officer 	<ul style="list-style-type: none"> • Financial responsibility suspension • Fleeing scene of accident/falsifying report • Intoxicants/drugs in vehicle • Motor vehicle felony/larceny • Nonmoving suspension • Racing/exhibition driving 	<ul style="list-style-type: none"> • Reckless driving/without regard to safety • Speeding - major • Texting while driving • Unlawful use of/altering driver license • Vehicular homicide/manslaughter/assault

[Click here to see trucking guidelines violation details.](#)

TRUCKER GUIDELINES

ELIGIBILITY	STANDARD AUTO	EDGE AUTO	EDGE AUTO EXPANDED RADIUS ¹	LONG-HAUL WC
RADIUS FROM THE CITY IN WHICH PRINCIPALLY GARAGED	Up to 200 miles	Up to 300 miles	301-600 miles	Maximum radius not applicable, subject to the additional limitations listed below
YEARS IN BUSINESS	3+ years	1+ years	3+ years	3+ years
AGE OF VEHICLE	Trucking power units are 15 years of age or less	Trucking power units are 16-25 years of age	Trucking power units are 15 years of age or less	Trucking power units are 15 years of age or less
DRIVER - YEARS LICENSED	9+ years	5+ years	9+ years	9+ years
DRIVER - MVR SEE DRIVER MVR & ACCEPTABILITY GUIDELINES	Standard Auto driver guidelines	Edge Auto driver guidelines	Standard Auto driver guidelines	Standard Auto driver guidelines
DRIVER - YEARS OF EXPERIENCE	Minimum of 2 years of experience handling the type of vehicle they will be principally driving.			
FINANCIALS	The trucker must be financially solvent. This may be confirmed with an outside financial report.			
OWNER-OPERATOR	Use of leased trucks/drivers should not exceed 25% subject to the following exceptions: Auto: Higher % may be considered if leased trucks/drivers haul exclusively for our insured and are scheduled on the policy Work Comp: Up to 50% is acceptable if an occupational/accident and contingent liability program is in place			
INELIGIBLE	<ul style="list-style-type: none"> • Freight brokers, freight forwarders or handlers • Coal haulers that haul directly from mines • Slip seating exposures 			
UNDERWRITING CRITERIA	<ul style="list-style-type: none"> • ACORD applications • Truckers supplemental application • 3-year loss runs • IFTA tax reports for any interstate trucking • Loss control inspections subject to 5 or more vehicles • Subject to standard auto guidelines, express companies and courier services are eligible for Edge Auto • Trucking is a non-binding class of business subject to underwriter approval 			
ADDITIONAL COVERAGES AVAILABLE	<ul style="list-style-type: none"> • Pollution liability - broadened coverage for covered autos • Trailer interchange coverage • Truckers enhancements • Employment-related practices liability • Cyber suite • Excess liability maximum is \$1 million over Edge Auto 			


¹ Edge auto expanded radius is not available in Georgia.

² Travel outside Acuity operating territory should generally be limited to 50% of overall miles. Travel through or to California, Florida, Louisiana, New Jersey, New York, and Canada should be less than 10% of overall miles. Travel into New Orleans; New York City; Albany, NY; California metro areas (Los Angeles, San Diego, San Francisco, and Oakland); southern Florida and Texas coastal and border counties should generally be avoided due to the highly litigious environment in these areas. Travel into Mexico is prohibited.

Manufacturing/Processing 2022 Written Premium

\$177 million

Concrete Products	\$48 million
Metal Goods N.O.C.	\$22 million
Food Products N.O.C. - Not Dairy Products	\$17 million
Logging and Lumbering	\$11 million
Box or Paper	\$9 million
Plastics - Fabricated	\$8 million
Woodworking Shops	\$8 million
Machine Shops	\$7 million
Foundries	\$5 million
Sawmills	\$5 million
Furniture or Fixtures	\$5 million
Dairy Products	\$3 million
Prefabricated Buildings	\$2 million
Door, Door Frame, Windows	\$2 million
Welding and Cutting	\$2 million
Electroplating	\$2 million
Clothing	\$2 million
Bottling Companies	\$1 million
Truck Body, Trailers	\$1 million
Feed and Flour	\$1 million
Craft Breweries	New Class
Honey Producers	New Class
Maple Syrup Producers	New Class
All Other Manufacturers	\$16 million

 *Click blue text for more details*



MANUFACTURER GUIDELINES

ELIGIBILITY	BIS-PAK BUSINESS OWNERS POLICY (BOP)	ACUITY PACKAGE COMMERCIAL PACKAGE POLICY (CPP)
CLASSES OF BUSINESS	Over 50 class codes, including concrete products, food products, metal goods, plastic/rubber goods, and wood products	Bis-Pak class codes and many more
TIME QUALIFICATION	3+ years in business	No limitation
BUILDING AND BUSINESS PERSONAL PROPERTY VALUES	Up to \$5 million per location Up to \$10 million per policy	No limitation
GROSS SALES	Up to \$5 million	No limitation
PAYROLL	Up to \$1 million	No limitation
UNDERWRITING CRITERIA	<ul style="list-style-type: none"> • Loss control inspections required for many businesses • 3-year loss runs • Manufacturer supplemental application required for errors & omissions and product withdrawal coverage • Ineligible risks are generally due to products liability for critical components 	
ADDITIONAL COVERAGES AVAILABLE	<ul style="list-style-type: none"> • Manufacturers selling price endorsement • Manufacturers property enhancement endorsement • Manufacturers errors & omissions • Product recall • Product withdrawal • Full building coverage • Business income actual loss sustained (CPP) • Water backup and sump overflow • Equipment breakdown • Employment-related practices liability • Cyber suite 	

URGENT
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 INFORMATION

Retail/Wholesale 2022 Written Premium	\$129 million
Lumberyards or Building Material Dealers	\$17 million
Restaurants/Taverns With Cooking	\$13 million
Auto Accessories Including Tire Dealers	\$8 million
Liquor	\$7 million
Appliance	\$6 million
Grocery	\$6 million
Furniture	\$6 million
Gasoline Stations-Self-Service	\$5 million
Hardware	\$5 million
Glass Dealers or Installation	\$4 million
Convenience	\$3 million
Bakeries	\$3 million
Carpet or Rug	\$2 million
Machine Dealers	\$2 million
General Merchandise	\$2 million
Office Machines and Equipment	\$2 million
Drugstores	\$2 million
Iron or Steel Scrap Dealers or Junkyards	\$2 million
Clothing	\$2 million
Greenhouses	\$1 million
Television, Stereo, or Radio	\$1 million
Produce Growers	New Class
All Other Retail/Wholesale	\$30 million

 *Click blue text for more details*



RETAILER/WHOLESALE GUIDELINES

ELIGIBILITY	BIS-PAK BUSINESS OWNERS POLICY (BOP)	ACUITY PACKAGE COMMERCIAL PACKAGE POLICY (CPP)
SQUARE FOOTAGE	Tenants/building owners with up to 50,000 square feet	No limitation
CLASSES OF BUSINESS	Retail - Nearly 70 class codes Wholesale - Over 50 class codes	Bis-Pak class codes and many more
INELIGIBLE	<p>The following criteria are ineligible for Bis-Pak, but eligible for Acuity Package:</p> <ul style="list-style-type: none"> • Buildings with apartment occupancies that are more than 30 years old at the time of application • Dealers with more than 15% of revenue coming from service and repair work done off premises • Dealers that principally sell products that are manufactured by the insured at a separate location (except bakeries) 	
UNDERWRITING CRITERIA	<ul style="list-style-type: none"> • Risks with a commercial cooking exposure must comply with NFPA code 96 • Seasonal businesses only acceptable if insured or a caretaker resides on premises year round • Refer to online risk selection guide for specific qualification, especially for restaurants • Many Bis-Pak risks may be uploaded bound online • Larger premium volume risks are subject to underwriter approval, potential loss control inspections, and 3-year loss runs 	
ADDITIONAL COVERAGES AVAILABLE	<ul style="list-style-type: none"> • Full building coverage • Business income actual loss sustained (CPP) • Business income from dependent properties • Water backup and sump overflow • Spoilage coverage • Liquor liability coverage (not available in all states) • Food contamination coverage (available for some retail plans like restaurants) • Equipment breakdown • Employment-related practices liability • Cyber suite 	

LEASE

Habitational 2022 Written Premium \$112 million

Apartments \$73 million

Condominiums \$24 million

Dwellings \$15 million

Click blue text for more details



HABITATIONAL GUIDELINES

ELIGIBILITY	BIS-PAK BUSINESS OWNERS POLICY (BOP)	ACUITY PACKAGE COMMERCIAL PACKAGE POLICY (CPP)
BUILDING AGE	Not more than 30 years old at time of application	No limitation for apartments or condos Dwellings 1-4 family over 40 years old are ineligible: <ul style="list-style-type: none"> • Unless they represent an incidental part of an otherwise acceptable risk • Not applicable in MO, KY, and WY
NUMBER OF STORIES	6 or fewer (Over 3 stories must be sprinklered)	6 or fewer (Over 3 stories must be sprinklered)
OCCUPANCY	Not converted from any other occupancy	Private residences cannot be converted from any other occupancy
CLASS CODES	Apartment buildings, 60010 Condominium - Residential, 62003 Dwelling - 1 Family, 63010 Dwelling - 2 Family, 63011 Dwelling - 3 Family, 63012 Dwelling - 4 Family, 63013	
INELIGIBLE	<ul style="list-style-type: none"> • Water or waterfront exposures on property such as lakes, rivers, or ponds. Non-recreational retention ponds are acceptable. Swimming pools are acceptable only if the pools do not have diving boards or slides. • Wood- or coal-burning stoves, furnaces, fireplaces, or fireplace inserts in any building. • Any outdoor cooking or barbecuing on balconies or wood decks • Less than 100-amp electrical service in each unit • Student housing • Buildings containing Federal Pacific Stab-Lok or Zinsco circuit breakers/electrical panels • Any habitational risks in Texas 	
UNDERWRITING CRITERIA	<ul style="list-style-type: none"> • Habitational supplemental application • 3-year loss runs and photos of every building required on new submissions • Risks with buildings more than 20 years old must be referred to underwriting prior to binding • Blanket property coverage is generally avoided • For elderly housing, refer to our online risk selection guide • Rooftop amenities like pools, grills, or other heating elements require additional underwriting review 	
ADDITIONAL COVERAGES AVAILABLE	<ul style="list-style-type: none"> • Directors and officers liability coverage form - condominiums and cooperatives • Business income actual loss sustained (CPP) • Full building coverage • Water backup and sump overflow • Employment-related practices liability • Equipment breakdown • Cyber suite 	

CONFIDENTIAL

Service 2022 Written Premium

\$58 million

Automobile Repair and Service

\$27 million

Building Equipment Install,

Erect, Service, Repair

\$10 million

Printing

\$4 million

Laundromats and Dry Cleaners

\$4 million

Automobile Dealers - New and Used

\$4 million

Car Washes

\$2 million

Barber or Beauty Shops

\$2 million

Advertising Companies - Outdoor

\$1 million

All Other Service

\$4 million

 *Click blue text for more details*



SERVICE GUIDELINES

ELIGIBILITY	BIS-PAK BUSINESS OWNERS POLICY (BOP)	ACUITY PACKAGE COMMERCIAL PACKAGE POLICY (CPP)
SQUARE FOOTAGE	Tenants/building owners with up to 50,000 square feet	No limitation
GROSS SALES	Up to \$6,500,000	No limitation
PAYROLL	Up to \$1,000,000	No limitation
CLASSES OF BUSINESS	Over 50 class codes, including barber shops, beauty parlors, funeral homes	Bis-Pak class codes and many more

UNDERWRITING CRITERIA

- Buildings with apartment occupancies that are more than 30 years old at the time of application are eligible for Acuity Package, but ineligible for Bis-Pak.
- Truckers are Bis-Pak eligible if in business at least 1 year and if maintenance work is limited to routine items such as oil and tire changes, engine tune-ups, and general repairs.
- Many Bis-Pak risks may be uploaded bound online.
- Larger premium volume risks are subject to underwriter approval, potential loss control inspections, and 3-year loss runs.

ADDITIONAL COVERAGES AVAILABLE

- Barbers' and beauticians' professional liability
- Druggists' professional liability
- Funeral directors' professional liability
- Pharmacists' professional liability
- Printers' errors and omissions liability
- Mechanics' errors and omissions liability
- Veterinarians' professional liability
- Sale and disposal legal liability
- Bailee's coverage
- Full building coverage
- Business income actual loss sustained (CPP)
- Water backup and sump overflow
- Equipment breakdown
- Employment-related practices liability
- Cyber suite



PRIORITY

Other 2022 Written Premium	\$165 million
Buildings - Lessors Risk	\$45 million
Motels	\$26 million
Warehouses	\$13 million
Offices	\$12 million
Churches, Synagogues	\$9 million
Real Estate Agents	\$8 million
Consultants, N.O.C.	\$8 million
Clinics	\$5 million
Buses	\$4 million
Senior Care	\$3 million
Farms	\$2 million
Finance or Loan Companies	\$2 million
Insurance Agents	\$1 million
Radio or TV Stations	\$1 million
Engineers or Architects	\$1 million
All Other	\$25 million

 *Click blue text for more details*

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*Total 2022 Commercial Lines
Written Premium
\$1.76 billion
as of December 31, 2022*





BIS-PAK[®] PROGRAMS

Refer to separate plans or Risk Selection Guide for more details

APARTMENT	No more than 30 years old; 6 stories or less
CAR CARE	Auto repair or service shops; \$2.5 million gross sales maximum
CHURCH	25,000 square feet or less; building owned by the church
CONTRACTOR	\$2.5 million payroll maximum; over 50 eligible contractor classifications
MANUFACTURER	\$5 million or less gross sales; or \$1 million or less payroll*
MOTEL	4 stories or less; 120 units maximum
OFFICE	100,000 square feet or less
RESTAURANT	7,500 square feet or less (no lessors risk); alcohol sales are no more than 30% of total
RETAIL	50,000 square feet or less
SERVICE	50,000 square feet or less; \$6.5 million or less annual gross sales; or \$1 million or less in payroll*
WHOLESALE	50,000 square feet or less

* Uses the exposure basis for the primary liability classification

COMMERCIAL AUTO BUILT-IN FEATURES & ENHANCEMENTS



	Commercial Auto Built-in (Advantages)	Commercial Auto Enhancements	Truckers Enhancements
Accident involving combination truck, tractor, or trailer		One deductible	One deductible
Accident involving combination truck, tractor/trailer, and cargo			One deductible
Airbag replacement after accidental discharge		Yes	Yes
Auto glass repair deductible	Waived	Waived	Waived
Bail bonds supplementary payment	\$2,500	\$3,000	\$3,000
Broad form electronic equipment			\$5,000
Broadened bodily injury to include mental anguish**		Yes	Yes
Collision between vehicles insured by Acuity		Deductible waived	Deductible waived
Electronic logging devices or electronic on-board recorders	\$3,000	\$3,000	\$3,000
Employees as insureds		Yes	Yes
Fellow employee coverage		Yes	Yes
Fire department service charge*		\$1,000	\$1,000
Fire extinguisher recharge		Yes	Yes
Fuel in vehicle coverage	Yes	Yes	Yes
Hired auto physical damage coverage for PPVs and light trucks rented for a period of less than 30 days		\$50,000	\$50,000

	Commercial Auto Built-in (Advantages)	Commercial Auto Enhancements	Truckers Enhancements
Increased sublimit for audio, visual, and data electronic equipment coverage		\$3,000	\$3,000
Knowledge of claim or suit	Broadened	Broadened	Broadened
Loan/lease gap coverage for PPVs and light trucks		Yes	Yes
Loan/lease gap coverage for other than PPVs and light trucks			\$5,000
Miscellaneous equipment used with covered vehicle	Yes	Yes	Yes
Miscellaneous equipment used with trailers used by you			\$1,000
Newly acquired organizations as an insured	180 Days	180 Days	180 Days
Personal property			\$2,500
Reasonable expenses incurred supplementary payment	\$300	\$300	\$300
Rental reimbursement, business income, and extra expense coverage		\$10,000	\$10,000
Rental reimbursement coverage for PPVs and light trucks		\$75 per day, maximum of \$1,500	\$75 per day, maximum of \$1,500
Temporary substitute vehicle physical damage coverage		Yes	Yes
Towing for covered autos after a covered loss	Yes	Yes	Yes
Transportation expenses for PPVs and light trucks	\$20 per day, maximum of \$600	\$75 per day, maximum of \$1,500	\$75 per day, maximum of \$1,500
Waiver of subrogation for written contracts		Yes	Yes
Worldwide coverage territory for hired auto		Yes	Yes

* Not available in Arizona

** Not available in Vermont

BIS-PAK[®] PROPERTY

BUILT-IN FEATURES & ENHANCEMENTS



**Automatically
Included**

Property Coverages	SILVER	GOLD	PLATINUM
Accounts receivable (on premises)	\$25,000	\$100,000	\$250,000
Additional covered property: foundations, underground pipes, and paved surfaces	□	□	□
Business income - ALS**	24-hr waiting period	No waiting period	No waiting period
Business income from dependent properties	\$10,000	\$25,000	\$25,000
Business income period of restoration	12 months	Up to 24 months	Up to 24 months
Business personal property distance from premises	Within 1,000 feet of premises	Within 1,000 feet of premises	Within 1,000 feet of premises
Computer fraud and funds transfer fraud	\$5,000	\$10,000	\$20,000
Consequential loss (including pair and set)		\$25,000	\$25,000
Contractual financial penalties		\$5,000	\$25,000
Cost to prepare inventory	\$2,500	\$10,000	\$25,000
Credit card slips		\$5,000	\$5,000
Debris removal	\$25,000	\$100,000	\$250,000
Deferred payments		\$5,000	\$10,000
Electronic data	\$10,000	\$10,000	\$25,000
Employee dishonesty	\$10,000	\$25,000	\$50,000
Expediting expense		\$10,000	\$10,000
Extended business income	30 days	90 days	90 days
False pretense, voluntary parting			\$10,000
Fine arts coverage		\$25,000	\$50,000

Property Coverages	SILVER	GOLD	PLATINUM
Fire department service charge*	\$10,000	\$25,000	\$50,000
Fire extinguisher recharge	ALS**	ALS**	ALS**
Fire extinguisher systems discharge damage	\$10,000	\$25,000	\$25,000
Forgery and alteration	\$2,500	\$25,000	\$50,000
Interruption of computer operations	\$10,000	\$10,000	\$10,000
Leased building property		\$10,000	\$25,000
Leased, loaned, or rented gap - business personal property			\$25,000
Leasehold interest		\$10,000	\$25,000
Lock replacement	\$2,500	\$10,000	\$10,000
Money and securities inside the premises	\$10,000	\$25,000	\$25,000
Money orders and counterfeit money	\$5,000	\$25,000	\$25,000
Newly acquired or constructed property	30 days	90 days	90 days
Newly acquired or constructed property - buildings	\$1,000,000	\$1,000,000	\$2,000,000
Newly acquired or constructed property - business personal property	\$500,000	\$500,000	\$1,000,000
Newly acquired or constructed property - business income and extra expense	\$100,000	\$250,000	\$500,000
Non-owned detached trailers	\$5,000	\$10,000	\$25,000
Off-premises electronic data storage	\$25,000	\$25,000	\$25,000
Off-premises utility failure - direct damage	\$5,000	\$50,000	\$100,000
Off-premises utility failure - time element	\$5,000	\$25,000	\$100,000
Ordinance or law - blanket coverages	\$25,000	\$100,000	\$250,000
Ordinance or law - green coverage		\$30,000	\$30,000
Ordinance or law - increased period of restoration		\$25,000	\$50,000
Outdoor property	\$10,000	\$25,000	\$50,000***
Personal effects	\$5,000	\$25,000	\$25,000
Pollutant clean-up and removal	\$15,000	\$25,000	\$100,000

Property Coverages	SILVER	GOLD	PLATINUM
Power failure and changes in temperature or humidity	\$5,000	\$50,000	\$50,000
Preservation of property	60 days	90 days	90 days
Property in transit	\$15,000	\$25,000	\$50,000
Property of others	Combined with personal effects	\$150,000	\$150,000
Property off-premises	\$15,000	\$25,000	\$50,000
Reward for information leading to a conviction	\$10,000	\$25,000	\$25,000
Sales representative's samples	\$15,000	\$25,000	\$50,000
Security after loss	\$10,000	\$10,000	\$10,000
Signs - outdoor attached	\$10,000	□	□
Signs - outdoor detached	\$10,000	\$50,000	\$50,000
Temporary coverage for relocated property		□	□
Tenant improvements and betterments - ordinance or law	\$10,000	\$25,000	\$50,000
Tenant lease assessment			\$2,500
Tenant leasehold improvements	\$25,000	\$25,000	\$25,000
Tenant move-back expenses		\$5,000	\$25,000
Theft loss damage to non-owned property		\$5,000	\$10,000
Tools and equipment	\$15,000	\$15,000	\$15,000
Valuable papers and records (on premises)	\$25,000	\$100,000	\$250,000

Built-In Features

Accounts receivable (off premises)	\$5,000
Civil authority	72-hour waiting period
Collapse	Included
Increased cost of construction	\$10,000
Limited coverage for fungi, wet rot, or dry rot	\$15,000
Money and securities - outside the premises	\$5,000
Tenant glass	Included
Valuable papers and records (off premises)	\$5,000
Water backup of sewers or drains - computers	Included

□ = Included within the limit of insurance shown in the policy declarations. *Not available in AZ. **ALS=Actual loss sustained. ***Including windstorm.

B-1164A(2-21)

BIS-PAK[®] LIABILITY

BUILT-IN FEATURES & ENHANCEMENTS

Automatically Included

Liability Coverages	SILVER	GOLD
Additional insured - lessors of leased equipment - automatic status		<input type="checkbox"/>
Additional insured - managers or lessors of premises - automatic status		<input type="checkbox"/>
Additional insured - mortgagee, assignee, or receiver - automatic status	<input type="checkbox"/>	<input type="checkbox"/>
Additional insured - state or government agency or subdivision - automatic status	<input type="checkbox"/>	<input type="checkbox"/>
Bail bonds supplementary	\$1,000	\$2,500
Broadened bodily injury	<input type="checkbox"/>	<input type="checkbox"/>
Damage to premises rented to you	\$100,000	\$300,000
Damage to premises rented to you - expanded perils	<input type="checkbox"/>	<input type="checkbox"/>
Electronic data liability coverage		\$10,000
Employee benefits liability*		\$250,000
First aid/good samaritan coverage	<input type="checkbox"/>	<input type="checkbox"/>
General aggregate limit and products-completed operations aggregate limit increased to three times each occurrence limit		<input type="checkbox"/>
Knowledge by an employee does not constitute knowledge of the insured	<input type="checkbox"/>	<input type="checkbox"/>
Loss of earnings	\$300/day	\$500/day
Medical expenses	\$5,000	\$10,000
Newly acquired organizations	180 days	180 days
Tenant's legal liability		\$10,000
Unintentional failure to disclose hazards		<input type="checkbox"/>
Voluntary property damage		\$2,500/\$5,000
Waiver of subrogation		<input type="checkbox"/>
Built-In Features		
Aggregate limit per project and aggregate limit per location		Included
Liberalization condition		Included
Primary and noncontributory language		Included

= Included within the limit of insurance shown in the policy declarations. *Not available in Colorado, Illinois, or Utah.

COMMERCIAL PROPERTY BUILT-IN FEATURES & ENHANCEMENTS



	Built-in (Advantages)	Enhancements
Accounts receivable - on-premises	\$25,000	\$100,000
Buildings at a newly acquired location	\$500,000	\$500,000
Business personal property at a newly acquired location	\$250,000	\$250,000
Business personal property covered		Within 1,000 feet of premises
Coinsurance condition		Waived if total amount of loss is under \$10,000
Cost to prepare inventory		\$5,000
Electronic data		\$10,000
Employee dishonesty		\$10,000
Extra expense	\$1,000	\$1,000
Fine arts		\$5,000
Fire department service charge**	\$5,000	\$25,000
Fire extinguisher recharge	ALS*	ALS*
Fire extinguishing system discharge damage		\$25,000
Fire extinguishing system recharging	\$10,000	ALS*
Forgery and alteration	\$2,500	\$25,000
Lock replacement	\$500	\$5,000

	Built-in (Advantages)	Enhancements
Money and securities		\$10,000 on-premises \$5,000 off-premises
Ordinance or law - blanket coverage	\$10,000	Lesser of \$50,000 or 33% of the building amount
Ordinance or law - green coverage - blanket		\$30,000
Outdoor property	\$5,000	\$15,000
Outdoor signs	\$5,000	\$10,000
Personal computer coverage on-premises	\$1,000	\$25,000
Personal computer off-premises		\$25,000
Personal effects and property of others	\$5,000	\$15,000
Pollutant cleanup and removal		\$25,000
Portable tools		\$5,000
Power failure and changes in temperature or humidity	\$5,000	\$25,000
Preservation of property		90 days
Property in transit	\$10,000	\$25,000
Property off-premises	\$10,000	\$25,000
Reward for information leading to conviction	\$5,000	\$25,000
Security after loss		\$10,000
Valuable Papers and Records	\$10,000	\$100,000

*ALS =Actual Loss Sustained

**Not available in Arizona

GENERAL LIABILITY

BUILT-IN FEATURES & ENHANCEMENTS



	Built-in (Advantages)	Enhancements
Bail bonds supplementary payment	\$750	\$1,000
Broadened bodily injury to include mental anguish		Yes
Damage to premises rented to you	\$100,000	\$250,000
Electronic data liability coverage		\$10,000
Employee benefits liability*		\$250,000
Extended non-owned watercraft coverage	Less than 51 feet long	Less than 51 feet long
Increased general aggregate and products-completed operations aggregate to three times the each occurrence limit		Yes
Knowledge of claim or suit	Broadened	Broadened
Liberalization condition		Yes
Medical expenses		\$10,000
Newly acquired organizations as an insured	180 days	180 days
Reasonable expenses incurred supplementary payment	\$300	\$350
Tenants legal liability for loss other than fire		\$10,000 with \$250 deductible
Unintentional failure to disclose hazards		Yes
Voluntary property damage		\$2,500 with \$200 deductible
Waiver of subrogation for written contracts		Yes

*Not available in Colorado, Illinois, or Utah

LIQUOR LIABILITY INSURANCE

Acuity's liquor liability insurance is designed to fill the gap in coverage from general liability policies for businesses who generate a profit from alcohol.



Why does a business need it?

Liquor liability insurance offers protection from liability associated with making, selling, and serving alcohol.

What types of businesses need it?

- Restaurants, bars, and taverns
- Caterers
- Hotels
- Breweries/wineries
- Manufacturers
- Wholesalers/distributors
- Grocery stores
- Liquor stores

What does it cover?

Liquor liability insurance covers damages because of injury related to selling, serving, or furnishing alcoholic beverages. It also covers legal costs to defend against suits seeking those damages. This could be from situations like:



Assault and battery

If there's an alcohol-fueled fight and someone gets injured and sues.



Slips, falls, and injuries

If an inebriated patron injures themselves inside a business.



Drunk driving

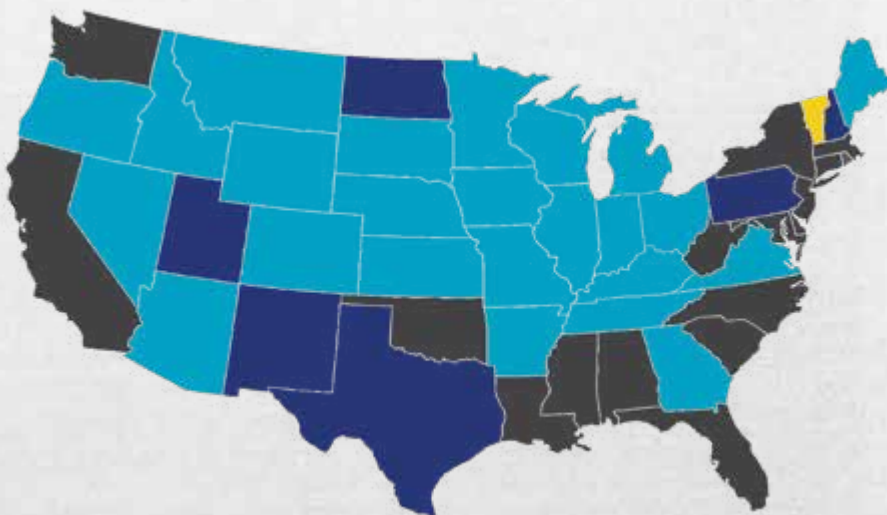
If a patron becomes inebriated at a business, then drives and causes injury or property damage, that business would be at risk in states with dram shop laws.



Sexual assault/harassment

If a drunk patron sexually harasses or attacks another patron at a business or event.

Acuity offers up to \$1 million/\$2 million coverage limits for the following states and classes:



- Grocery and liquor stores
 - Manufacturers and wholesalers/distributors
 - Bars, restaurants, hotels, and social/athletic clubs with liquor receipts up to 100% of total receipts
- Grocery and liquor stores
 - Manufacturers and wholesalers/distributors
 - Bars, restaurants, hotels, and social/athletic clubs with liquor receipts up to 50% of total receipts
- Manufacturers and wholesalers/distributors

EQUIPMENT BREAKDOWN REPAIR



Rely on our coverage

Acuity's Equipment Breakdown Coverage handles more than just boilers and machinery. If your client's business relies on any of the following types of equipment, our Equipment Breakdown Coverage protects their:

- Telephones, copiers, and printers
- Barcode scanners
- Pay-at-the-pump machines
- Security and alarm systems
- Heating and air conditioning equipment
- Generators, fans, motors, compressors, and pumps
- Drill presses, lathes, planers, and routers
- Computer-controlled equipment
- Other electrical and mechanical equipment
- And, of course, boilers and pressure vessels

Losses resulting from breakdown of these types of equipment—including loss to the equipment itself as well as income lost from business interruption—are not covered in the basic property form. To protect your client's business, they need Acuity's Equipment Breakdown Coverage.

YOUR CUSTOMERS RELY ON THEIR EQUIPMENT

Could they pay for these repairs?

An air conditioning compressor fails.

Cost to repair: \$32,218.

Electrical system damaged by arcing, causing 80% of a large office building to lose power.

Cost to repair: \$234,447.

A refrigeration motor shorts out and perishable stock is lost.

Cost of loss: \$43,722.

Computers damaged by power surge.

Cost to repair: \$25,000.

Phone, printers, and inventory systems damaged by a voltage spike.

Cost to repair: \$46,640.

A bolt comes loose from a high-speed press, damaging the cylinder and gears.

Cost to repair: \$146,693.

COMPREHENSIVE COVERAGE

Equipment breakdown coverage protects against covered losses caused by:

- ❑ Mechanical breakdown
- ❑ Artificially generated electrical current
- ❑ Explosion of steam boilers and steam pipes
- ❑ Loss or damage to steam boilers, hot water boilers, or other water heating equipment caused by a condition or event inside the equipment

Our integrated endorsement attaches to our property and Bis-Pak® policies, helping to close the gaps that can occur when coverages are maintained with separate companies and eliminating the need for any difference-in-conditions form. That means the underlying coverage—including building, contents, and business interruption—is expanded to include loss due to equipment breakdown.

And our coverage is fully backed by Hartford Steam Boiler, a specialist in breakdown insurance since 1866.

ADDITIONAL COVERAGES

The following valuable coverages apply at no extra charge:

UNCLASSIFIED

- ❑ Expediting expenses to \$50,000 for extra costs to make repairs
- ❑ Up to \$50,000 to repair or replace covered property due to contamination by a hazardous substance
- ❑ Perishable goods spoilage coverage to \$50,000
- ❑ Up to \$50,000 to replace and restore lost electronic data
- ❑ Service interruption coverage for equipment owned by a utility, landlord, or other service provider

VALUE-ADDED SERVICES

Many states and local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors. We include these inspection services so insureds avoid local fees in many jurisdictions and only pay the certificate fee. And regardless of the type of equipment, Acuity's experienced Loss Control Representatives are available to service overall business operations.

BROAD ELIGIBILITY

Acuity offers extremely broad eligibility for our Equipment Breakdown Coverage by making it available to nearly all insureds for whom we write monoline property, commercial package policy, or Bis-Pak® property coverage.

EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE



Acuity's Employment-Related Practices Solution
Acuity's employment-related practices solution is an essential part of your risk management strategy. It protects your clients against employment-related practices claims with a one-two punch:

1. EmployerProtection.net provides tools to help insureds avoid employment-related claims.
2. Employment-Related Practices Liability Coverage (ERPL) protects your clients if an employee claim is filed.

It could happen to your client

Sexual harassment and discrimination. The plaintiff resigned her employment claiming that she had been subjected to sexual harassment and gender discrimination over a period of years. An investigation found explicit texts and a long series of sexually explicit emails, jokes, and comments that happened in the workplace without the employer's knowledge.

Employment-Related Practices Liability Coverage

Acuity's Employment-Related Practices Liability Coverage (ERPL) is designed to protect your client's business if claims occur. ERPL provides coverage for costs of defense, settlement, and judgments if they are sued for employment-related claims arising from a wide number of actions or allegations, such as:

- Negligent hiring or supervision that results in a covered offense
- Coercing an employee to commit an unlawful act or omission
- Harassment
- Libel, slander, invasion of privacy, defamation, or humiliation
- Verbal, physical, mental, or emotional abuse arising from discrimination
- Wrongful:
 - *Demotion or failure to promote*
 - *Negative evaluation*
 - *Refusal to employ*
 - *Termination*
 - *Deprivation of career opportunity or training*
 - *Breach of employment contract*



EmployerProtection.net

The best defense against employee claims is prevention. EmployerProtection.net is an online resource designed to help enhance employment practices and reduce employment-related practices liability exposure. It includes tools such as:

- Model employee handbook
- Employment best practices checklists
- Library of employment-related articles
- Web-based training modules designed to help:
 - *Prevent sexual harassment*
 - *Prevent discrimination*
 - *Prevent wrongful termination*
 - *Promote ethical behavior*



CONFIDENTIAL

CYBER SUITE COMPLETE PROTECTION



AN AGENT'S GUIDE TO ACUITY'S COMMERCIAL CYBER INSURANCE

What is new?

Acuity's cyber insurance is now a single product that provides broad coverage for all cyber needs. You no longer need to pick and choose which coverages fit your customer's unique needs, saving time and giving you peace of mind that your customers are properly covered. Cyber Suite includes the following coverages:

Data Compromise Response Expenses

Provides the insured with the resources to respond to a breach of personal information.

Identity Recovery

Provides owners of the insured's business with case management service and financial resources to recover control of their identities after an identity theft.

Computer Fraud

Responds to a situation where an unauthorized party gains access to the insured's computer system and uses that access to enter or alter data, causing money to be sent to a fraudulent destination.

Misdirected Payment Fraud

Responds to a situation where the insured or the insured's bank has been deceived into sending money to a fraudulent destination.

Computer Attack

Responds to a computer attack that damages the insured's data and systems.

Cyber Extortion

Helps an insured respond to an extortion threat.

Third-Party Liability

Provides defense and settlement costs in the event of a lawsuit:

Data Compromise - Related to a breach of personal information.

Electronic Media - Alleging that information displayed by the insured on a website caused damage to a third party.

Network Security - Alleging that a system security failure on the part of the insured caused damage to a third party.

In addition, it covers costs associated with the breach and even reimburses monetary losses in some cases - costs that can be detrimental to a business.

Why is it important?

All businesses are exposed to cyber risk in some way.

Businesses typically rely on their IT department and an attorney for proactive cybersecurity and legal matters. However, these teams may not be experts in reacting to a cyber event, and certainly can't help with financial recovery. In the event of a data breach, cyber insurance gives businesses access to experts who handle things like:

- System restoration
- Legal matters
- PR work to overcome bad press

More than coverage

With Cyber Suite coverage, businesses also receive access to:

eRisk Hub – This portal gives access to resources such as a risk assessment survey, tools to estimate the anticipated cost of a breach, a learning center with articles, white papers, and webinars, as well as a news center to keep up with the latest cyber news.

Cyber claim and recovery specialists – All cyber claims are managed by experienced cyber claim specialists. Given the urgent need to respond to cyber events, claims specialists are available 24/7. Access is also available to cyber extortion and data breach recovery experts.

UNCLASSIFIED

SERVICES WE OFFER

Our focus is YOU – Let us know how we can help!

ALL INDUSTRY SERVICES

GENERAL

- Online policy information (billing, dec pages, ID cards, loss runs, etc.)
- Online certificates of insurance

CLAIMS (ALL LINES)

- Claims handling (our process, philosophy)
- Claims reporting (sources to report, info to gather, accident kits)
- Claims reviews
- Claims system (online access to claims info and claim handler notes)

WORK COMP CLAIMS

- Acuity Nurse Helpline
- Work comp claims savings (medical bill review, PPO use)
- Nurse case management
- Pharmacy drug cards
- Return-to-work program assistance

LOSS CONTROL

- Loss trend analysis and targeted solutions
- Consultation and safety program enhancement
- OSHA, DOT, and NFPA adherence
- Safety materials (guides, toolbox talks, sample programs)
- J.J. Keller streaming safety video service overview
- Driver meetings/safety awareness
- Safety meeting assistance
- Supervisor safety training
- Accident investigation process review
- Facility walk-throughs or job-site visits
- Service schedule/planning
- Newsletters and informational handouts
- Specialty services (ergonomic and sound assessments)

PREMIUM AUDIT

- Policy inception or midterm audit reviews

ADDITIONAL SERVICES BY INDUSTRY

TRUCKING

- Motor carrier toolbox overview (extensive resource of materials)
- Company operations (operating authority and registration)
- DOT/FMCSA compliance (program development and implementation)
- CSA BASICs/DOT scores (analysis and controls)
- Operational trend analysis and improvement opportunities

RETAIL

- Slip, trip, and fall assessment
- Store operations (inventory, maintenance, programs, and procedures)
- Sales driving initiatives (programs, staffing, scheduling)
- Safety programs and best practices (regulations, awareness, investigation)
- Physical security (alarms, surveillance, prevention)
- Loss prevention (physical loss and fraud investigation, protection, solutions)
- Supply chain and distribution (logistics management and procedures)

MANUFACTURING

- Operational management (lean, automation, process)
- Business management (enterprise and resource planning, benchmarking)
- Quality management (ISO 9000, process implementation)
- Engineering (implementation, process improvement)
- Process (push vs pull, cost reduction)

- Material management (first in—first out, Kanban, inventory management)
- Employee development (staffing, recruiting, education)

CONTRACTING

- Topic specific training (fall protection, ladder safety, etc.)
- Contractor bid process
- Job-site management (inspection, quality control, scheduling)
- Business and management (technology and organization)
- Employee development (recruiting, education, management)
- Avoiding legal problems (use of legal counsel, risk control)



ACUITY COMMERCIAL LINES CHECKLIST

Automatically included Available for an additional cost

AUTO

- Advantages/Built-In Coverages (pages 18-19)
- Enhancements (pages 18-19)
- Truckers Enhancements (pages 18-19)
- Car Damage Replacement Cost
- Driver Other Car - Broadened Coverage for Named Individuals
- Business Income and Extra Expense Endorsement
- Hired Auto Physical Damage
- Trailer Interchange
- Pollution Liability - Broadened Coverage for Covered Autos

BIS-PAK®

- Silver Property/Built-In Coverages (pages 20-22)
- Gold Property (pages 20-22)
- Platinum Property (pages 20-22)
- Silver Liability/Built-In Coverages (page 23)

- Gold Liability (page 23)
- Additional Insured and Waiver of Subrogation Endorsements
- Aggregate Limit Applies Separately to Each Location/Job Site
- Agreed Value
- Blanket Contractors' Equipment
- Broadened Contractors' Errors and Omissions
- Business Income - Contractors' Equipment
- Cyber Suite (pages 32-33)
- Earthquake and Volcanic Eruption
- Employee Benefits Liability
- Employee Dishonesty
- Employment-Related Practices Liability (pages 30-31)
- Equipment Breakdown (pages 28-29)
- Food Contamination
- Full Building RC or ACV
- Functional Building Valuation
- Garagekeepers' Insurance
- Liberalization Condition
- Limited Fungi or Bacteria
- Limited Pollution Liability
- Liquor Liability (page 27)
- Manufacturers' Errors and Omissions
- On and Off Premises Computer Coverage
- Primary and Noncontributory Language
- Product Recall, Product Withdrawal
- Property in the Course of Construction
- Spoilage
- Utility Services - Direct Damage, Time Element
- Voluntary Property Damage
- Water Backup and Sump Overflow

PROPERTY

- Advantages/Built-In Coverages (pages 24-25)
- Enhancements (pages 24-25)
- Agreed Value
- Business Income Actual Loss Sustained
- Business Income - Dependent Properties
- Business Income - No Waiting Period
- Earthquake and Volcanic Eruption
- Equipment Breakdown (pages 28-29)
- Food Contamination
- Full Building RC or ACV
- Functional Building Valuation
- Spoilage
- Utility Services - Direct Damage, Time Element
- Water Backup and Sump Overflow



GENERAL LIABILITY

- Advantages/Built-In Coverages (page 26)
- Enhancements (page 26)
- Additional Insured and Waiver of Subrogation Endorsements
- Aggregate Limit Applies Separately to Each Location/Job Site
- Broadened Contractors' Errors and Omissions
- Cyber Suite (pages 32-33)
- Employee Benefits Liability
- Employment-Related Practices Liability (pages 30-31)
- Garagekeepers' Insurance
- Limited Fungi or Bacteria
- Limited Pollution Liability
- Liquor Liability (page 27)
- Manufacturers' Errors and Omissions
- Product Recall, Product Withdrawal
- Voluntary Property Damage

INLAND MARINE

- Blanket Contractors' Equipment
- Business Income - Contractors' Equipment
- Computer Coverage
- Motor Truck Cargo
- Patterns, Molds, and Dies
- Property in the Course of Construction
- Warehouseman's Liability

EXCESS LIABILITY

- Aggregate Limit Applies Separately to Each Location/Job Site
- Excess Uninsured and Underinsured Motorists
- No Self-Insured Retention



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www.acuity.com/acuity-focus

This is a summary of Acuity coverages. Contractual coverage is as stated in the policy. All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile coverage in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable.