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## ARIZONA, NEVADA, NEW MEXICO, UTAH BUSINESS PACKAGE POLICY

### ELIGIBLE CLASSES

**THE FOLLOWING CLASSES OF RISKS ARE ELIGIBLE FOR THE BUSINESS PACKAGE POLICY.**

1. Building and Personal Property
  - a. Office buildings occupied principally for office purposes each of which does not exceed \$300,000 combined insurable value for building and property. Submit higher values.
  - b. Buildings occupied principally for eligible mercantile, service or processing purposes which do not exceed \$300,000 combined insurable value for building and personal property, do not exceed 5,000 square feet in total floor area, and do not exceed \$750,000 in annual gross sales.
2. Buildings otherwise shown as eligible in the risk classification may not be insured if occupied by the named insured for the conduct of business which is not eligible.
3. Do not use basement areas not open to the public in computing floor area.
4. When under one ownership, building and personal property must be included in the same policy.
5. New Ventures – Surcharge 10%
6. Risks that have had no insurance in the past 20 days, surcharge 10%.

### INELIGIBLE CLASSES

**THE FOLLOWING CLASSES ARE NOT ELIGIBLE FOR THE BUSINESS PACKAGE POLICY.**

1. Automobile Repair or Service Stations; Automobile, Motor Home and Motorcycle Dealers; Parking Lot or Garages, unless incidental to an otherwise eligible class
2. Bars, Grills, Night Clubs and Dance Halls
3. Condominium Associations or Residential Condominiums
4. Contractors
5. Household Personal Property
6. One, Two, Three and Four Family Dwellings
7. Places of Amusement
8. Wholesalers
9. Banks, Building and Loan Associations, Savings and Loan Associations, Credit Unions, Stockbrokers and similar financial institutions
10. Psychiatrists, Psychologists, Mental Health Institutes, Chiropractors
11. Apartments

**COVERAGES DESCRIBED IN THIS PROPOSAL ARE GENERAL DESCRIPTIONS ONLY AND DO NOT ALTER, EXTEND OR RESTRICT THE COVERAGES PROVIDED BY THE POLICY OF INSURANCE.**

**FULLY COMPLETED APPLICATION AND TERRORISM FORM MUST BE  
SUBMITTED FOR FINAL APPROVAL**

**BUSINESS PACKAGE POLICY  
SIMPLIFIED COVERAGES FOR TODAY'S NEEDS**

<p align="center"><b>PROPERTY COVERAGES</b></p> <ul style="list-style-type: none"> <li>• <b>BASIC FORM</b></li> <li>• <b>SPECIAL FORM, NO THEFT</b> – If building is more than 35 years old, it must have been updated within the last 35 years.</li> <li>• <b>SPECIAL FORM, WITH THEFT</b> – If building is more than 35 years old, it must have been updated within the last 35 years, and must have central station alarm, double dead bolt locks. Minimum deductible: \$500</li> <li>• <b>BUSINESS INCOME</b></li> <li>• <b>EXTRA EXPENSE</b></li> <li>• <b>MAXIMUM VALUE</b> for building/contents is \$300,000 – Submit for higher values.</li> <li>• <b>REPLACEMENT COST</b> – Submit</li> <li>• <b>CO-INSURANCE – 90%</b></li> <li>• <b>\$500 DEDUCTIBLE</b></li> </ul>	<p align="center"><b>OPTIONAL PROPERTY COVERAGES</b></p> <ul style="list-style-type: none"> <li>• <b>PROPERTY ENHANCEMENT</b> – Includes \$10,000 Accounts Receivable, \$5,000 Extra Expense, \$2,500 Fire Protection Recharge, \$5,000 Loss Data Preparation Costs, \$10,000 Spoilage, \$2,500 Signs, \$5,000 Fire Department Service Charge, \$10,000 Valuable Papers and Records, \$10,000 Property off Premises, \$2,500 Trees and Shrubs, \$5,000 Outdoor Property, \$10,000 Debris Removal, \$1,000 Glass, \$10,000 Water Back-up, \$2,500 off Premises Power Failure – Flat Premium - \$200.00 – (\$250 DED Per Coverage Part)</li> <li>• <b>OUTDOOR SIGNS</b></li> <li>• <b>GLASS</b> – Special endorsement, including external, internal and above grade glass (leaded glass must be submitted)</li> <li>• <b>TRANSIT</b> – Named perils, including theft (submit)</li> <li>• <b>BAILEE (CCC)</b> – Customer goods only (submit)</li> <li>• <b>INLAND MARINE</b> – Named Perils or All Risk (submit)</li> <li>• <b>ADDITIONAL NAMED INSURED</b></li> <li>• <b>PROPERTY DEDUCTIBLES</b>  <table style="margin-left: 40px;"> <tr> <td>\$ 500 (Basic Only)</td> <td>\$ 1,500</td> </tr> <tr> <td>\$1,000</td> <td>\$ 2,500</td> </tr> </table> </li> </ul>	\$ 500 (Basic Only)	\$ 1,500	\$1,000	\$ 2,500
\$ 500 (Basic Only)	\$ 1,500				
\$1,000	\$ 2,500				

<p align="center"><b>LIABILITY COVERAGES</b></p> <ul style="list-style-type: none"> <li>• <b>BODILY INJURY, PROPERTY DAMAGE</b></li> <li>• <b>PERSONAL INJURY</b></li> <li>• <b>ADVERTISING INJURY</b></li> <li>• <b>MEDICAL EXPENSES</b> - \$5,000 any one person</li> <li>• <b>LIABILITY LIMIT</b> - \$100,000 to \$1 million</li> <li>• <b>PRODUCTS AND COMPLETED OPERATIONS</b></li> <li>• <b>FIRE LEGAL LIABILITY</b> - \$100,000 any one fire or explosion (higher limits available)</li> <li>• <b>OCCURRENCE BASIS</b></li> <li>• <b>DEDUCTIBLE</b> - \$500 bodily injury, property damage, and loss adjustment expense</li> </ul>	<p align="center"><b>OPTIONAL LIABILITY COVERAGES</b></p> <ul style="list-style-type: none"> <li>• <b>SWIMMING POOLS/SPAS</b> - Fenced with self-locking gates</li> <li>• <b>LIABILITY DEDUCTIBLE</b>  <p align="center">\$1,000</p> </li> </ul>
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<p><b>GENERAL UNDERWRITING</b></p> <ul style="list-style-type: none"> <li>• 25% Minimum Earned</li> <li>• Minimum Policy Premium is \$750</li> <li>• Any Risk with Loss Payments Totaling over \$5,000 within three years must be submitted. <ul style="list-style-type: none"> <li>• Add 10% surcharge if new venture or no insurance in the past 12 months.</li> </ul> </li> </ul>
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**COVERAGES DESCRIBED IN THIS PROPOSAL ARE  
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## CLASSIFICATIONS

ADULT BOOKSTORES

**EXCLUDING PRODUCTS AND COMPLETED OPERATIONS**

APPAREL SHOPS

BARBER/BEAUTY SHOPS

PROHIBITED - NAIL SCULPTING, BODY WRAPS, ELECTROLYSIS, BEAUTY SCHOOL, WIGS AND MANUFACTURERS OR REPACKAGED PRODUCTS FOR SALE UNDER THE INSURED'S NAME

BAKERIES

BOOKSTORES

CAR WASH (SELF-SERVICE)

CHURCHES

**EXCLUDED** - CONTRACTUAL LIABILITY, PERSONAL/ADVERTISING INJURY, PROFESSIONAL LIABILITY, AND SEXUAL AND PHYSICAL ABUSE

CLUBS

**PROHIBITED** - POOL WITH SLIDE OR DIVING BOARD OVER ONE METER

COPYING/DUPLICATING

CONVENIENCE STORES

MAXIMUM OF 4 GAS PUMPS

SUBMIT ANY LPG EXPOSURE

DRY GOODS STORES

EXERCISE AND HEALTH

TANNING BEDS (MAXIMUM 4) AND RACQUETBALL/TENNIS COURTS

INCLUDED IN RATES

**PROHIBITED** - ELECTRODE MACHINES, HEALTH CLINICS, TRAMPOLINES, POOLS WITH DIVING BOARDS OR SLIDES, BLOOD ANALYSIS OR STRESS TESTING, BODY WRAPS AND PROTEIN DIET PLANS

GIFT SHOPS

GROCERY STORES

HOBBY SHOPS

ICE CREAM/YOGURT SHOPS

LAUNDRIES (SELF-SERVICE)

MOBILE HOME PARKS

**PROHIBITED** - POOLS WITH SLIDE OR DIVING BOARD OVER ONE METER

SUBMIT - LPG, BOAT RENTALS, RESTAURANT, GROCERY STORE

OFFICE

PAWN SHOPS

ALL AMMUNITION AND FIREARMS MUST BE KEPT UNDER LOCK AND KEY

**EXCLUDED** - PRODUCTS AND COMPLETED OPERATIONS

PET STORES WITH GROOMING

PHOTOGRAPHY

RECORDS/TAPES STORES

RESTAURANTS/PIZZA PARLORS - MAXIMUM SALE OF ALCOHOLIC BEVERAGES 40%

SHOE REPAIR

STRIP SHOPPING MALL

VARIETY STORES

VIDEO RENTAL

**ARIZONA, NEVADA, NEW MEXICO, UTAH**

**BUSINESS OWNERS PACKAGE, EFFECTIVE: May 2015**

SUBJECT TO CHANGE WITHOUT NOTICE.

MINIMUM POLICY PREMIUM \$750.00

**NEW VENTURE OR UNINSURED FOR THE PRIOR 30 DAYS, APPLY 10% SURCHARGE TO BOTH GENERAL LIABILITY AND PROPERTY.**

<b>Composite Rates - Property Per \$100 of Value</b>		<b>Liability Included = \$100,000 Per Occurrence/Aggregate</b>	
Building, Contents, Loss of Income, Extra Expense		\$500 Deductible Bodily Injury, Property Damage, LAE	
<b>Territory (NBC)</b>	<b>Adjustment Factor</b>	<b>MINIMUM PREMIUM PER LOCATION</b>	
1 to 7	Use Rate Tables	Property: \$300.00	General Liability: \$350.00
8 to 10	1.25	Inspection Fee: \$175.00	

CLASSIFICATION	F*	A*	LIABILITY	
ADULT BOOKSTORES	.60	.55	1.45	Gross Revenue**
APPAREL SHOPS	.60	.55	1.12	Gross Revenue**
BARBER/BEAUTY	.60	.55	52.80	PER OPERATOR
BAKERIES	.65	.60	5.28	Gross Revenue**
BOOKSTORES	.60	.55	1.12	Gross Revenue**
CAR WASHES (Self Serv)	.60	.55	66.00	PER BAY
CHURCHES	.60	.55	43.56	PER 1,000 SQ. FT.
CLUBS	.60	.55	217.80	PER 1,000 SQ. FT.
COPYING/DUP. SERV.	.65	.55	1.12	Gross Revenue**
CONVENIENCE MKT.	.60	.55	2.18	Gross Revenue**
DRY GOODS	.60	.55	1.45	Gross Revenue**
EXERCISE/HEALTH	.60	.55	14.52	Gross Revenue**
GIFT SHOPS	.60	.55	1.98	Gross Revenue**
GROCERY STORES	.60	.55	1.98	Gross Revenue**
HOBBY SHOPS	.60	.55	2.90	Gross Revenue**
ICE CREAM/YOGURT	.60	.55	2.90	Gross Revenue**
LAUNDRIES (Self Serv)	.60	.55	8.71	Per Machine
MOBILE HOME PARKS	.60	.55	11.22	Gross Revenue**
OFFICES	.60	.55	116.16	PER 1,000 SQ. FT.
PAWN SHOPS	.60	.55	1.65	Gross Revenue**
PET STORES	.60	.55	1.12	Gross Revenue**
PHOTOGRAPHY	.60	.55	1.12	Gross Revenue**
RECORD/TAPE STORES.	.60	.55	2.18	Gross Revenue**
RESTAURANTS	.75	.65	4.03	Gross Revenue**
SHOE REPAIR SHOPS	.60	.55	2.90	Gross Revenue**
STRIP MALLS	.60	.55	58.08	PER 1,000 SQ. FT.
VARIETY STORES	.60	.55	2.64	Gross Revenue**
VIDEO RENTAL STORES	.60	.55	2.18	Gross Revenue**
<b>*BUILDING CONSTRUCTION: F= FRAME; A=ALL OTHER</b> <b>**PER \$1,000 OF GROSS REVENUE</b>				

## OPTIONAL COVERAGES

<b>PROPERTY (INCREASE OVER BASE RATE)</b>		
<b>Special Form, No Theft - Bldg/BPP/BI/ EE +.03</b>	<b>*Special Form: Bld/BPP/BI/EE + .05</b>	
<b>Replacement Cost: Submit</b>	<b>*Must have alarm and double dead bolt.</b>	
<b>BUSINESS INCOME AND EXTRA EXPENSE - USE PROPERTY RATE</b>		
<b>GLASS - MINIMUM PREMIUM \$50.00</b> <b>(RATES PER SQUARE FOOT)</b> EXTERIOR .50 INTERIOR .35 <b>\$100 DEDUCTIBLE</b> <b>SIGNS, EXTERIOR - MINIMUM PREMIUM \$75.00</b> \$2.50 PER \$100 OF VALUE \$5,000 MAXIMUM	<b>ADDITIONAL NAMED INSURED \$75.00 FULLY EARNED</b>  <b>SWIMMING POOLS - \$500.00 EACH</b> <b>SPAS - \$300.00 EACH</b>  <b>TO CHANGE PROPERTY DEDUCTIBLES TO:</b> \$ 1,000 .92% \$ 1,500 .90% \$ 2,500 .85%	<b>TO INCREASE LIABILITY LIMITS OVER \$100,000,:</b>  \$300,000 1.30% \$500,000 1.40% \$1 MILLION 1.50%  <b>TO DOUBLE AGGREGATE 1.05%</b>  <b>TO INCREASE LIABILITY DEDUCTIBLE TO \$1,000, USE .95 OF RATE.</b>

### WORKSHEET

LIABILITY LIMITS	<input type="checkbox"/> \$100,000	<input type="checkbox"/> \$300,000	<input type="checkbox"/> \$500,000	<input type="checkbox"/> \$1 MILLION
PROTECTION CLASS	CONSTRUCTION TYPE	PROPERTY DED. \$	PREMIUM	
BUILDING (ACV) <input type="checkbox"/> Basic <input type="checkbox"/> Special (No Theft) <input type="checkbox"/> Special (Incl. Theft)	LIMITS OF INSURANCE \$	RATE X DED. FACTOR X TERR. ADJ =FINAL RATE _____	\$	
CONTENTS (ACV) <input type="checkbox"/> Basic <input type="checkbox"/> Special (No Theft) <input type="checkbox"/> Special (Incl. Theft)	\$	RATE X DED. FACTOR X TERR. ADJ =FINAL RATE _____		
BUSINESS INC. (ACV) <input type="checkbox"/> Basic <input type="checkbox"/> Special (No Theft) <input type="checkbox"/> Special (Incl. Theft)	\$ % _____	RATE X DED. FACTOR X TERR. ADJ =FINAL RATE _____		
EXTRA EXP. (ACV) <input type="checkbox"/> Basic <input type="checkbox"/> Special (No Theft) <input type="checkbox"/> Special (Incl. Theft)	\$ % _____	RATE X DED. FACTOR X TERR. ADJ =FINAL RATE _____		
GENERAL LIABILITY	LIABILITY LIMITS \$	RATE X INCR. LIMITS X AGGREGATE X LIAB. DED =FINAL RATE X PREM BASIS _____		

OPTIONAL COVERAGES	RATE CALCULATION	PREMIUM
SWIMMING POOLS/SPAS	FLAT CHARGE \$500 x _____ (NUMBER OF POOLS)	\$
PROPERTY ENHANCEMENT	FLAT CHARGE \$200.00 (\$250 DED Per Coverage Part)	
GLASS (\$50 MINIMUM PREMIUM)	NUMBER OF SQUARE FEET _____ X _____ (RATE)	\$
SIGNS (\$75 MIN. PREMIUM)	VALUE _____ X \$2.50	\$
ADDITIONAL INSURED	FLAT CHARGE \$75.00 EACH X _____ (NUMBER OF ADDI. INSURED)	\$
<b>TAX PERCENTAGES (BY STATE)</b>		TERRORISM \$
ARIZONA 3.2%		INSPECTION FEE \$ 175.00
NEVADA 3.9%		TOTAL PREMIUM \$
NEW MEXICO 3.003%		TAX/FEES (COMPUTE ON TOTAL PREMIUM) \$
UTAH 4.5%		TOTAL ADVANCE PREMIUM \$



**STATEWIDE INSURANCE CORP.**

P. O. BOX 30527  
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**ARIZONA, NEVADA, NEW MEXICO, UTAH  
 BUSINESS PACKAGE POLICY APPLICATION**

APPLICANT'S NAME AND MAILING ADDRESS  Phone:	PRODUCER'S NAME  PRODUCER'S ADDRESS	PHONE NO.	AGENCY CODE NO.
APPLICANT'S BUSINESS	PROPOSED EFFECTIVE DATE	PROPOSED EXPIRATION DATE	
LOCATION OF INSURED PREMISES	<input type="checkbox"/> QUOTE <input type="checkbox"/> ISSUE <input type="checkbox"/> BIND	UNDERWRITER:	
ADDITIONAL INTEREST NAME AND ADDRESS:	<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> CONTRACT SELLER	<input type="checkbox"/> LOSS PAYEE
<input type="checkbox"/> OTHER			
APPLICANT IS:			
<input type="checkbox"/> INDIVIDUAL			
<input type="checkbox"/> CORPORATION			
<input type="checkbox"/> PARTNERSHIP			
<input type="checkbox"/> OTHER			

**UNDERWRITING INFORMATION - PROPERTY AND LIABILITY**

1. NUMBER OF YEARS APPLICANT HAS BEEN IN BUSINESS?		
2. HOW MANY YEARS HAS APPLICANT BEEN AT THIS LOCATION?		
3. HAS BUILDING BEEN REMODELED? IF YES, WHEN?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
4. HAS WIRING, PLUMBING, AND HEATING BEEN UPDATED? IF YES, WHAT YEAR?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
5. DESCRIBE ALARM/SECURITY SYSTEM: <input type="checkbox"/> CENTRAL STATION <input type="checkbox"/> DOUBLE DEAD BOLT		
6. IS ANY COMMERCIAL COOKING WHICH EMITS GREASE LADEN VAPORS DONE ON PREMISES?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
IF YES, DESCRIBE.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
7. ARE ANY ALCOHOLIC BEVERAGES SERVED ON PREMISES? IF YES, RECEIPTS?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
8. ARE THERE ANY GASOLINE PUMPS ON THE PREMISES? IF YES, HOW MANY?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
9. LIST OTHER OCCUPANCIES IN BUILDING OCCUPIED BY INSURED.		
10. EXPENDITURES FOR ADVERTISING: \$		

**GENERAL INFORMATION**

1. ARE THERE BUILDINGS OWNED OR OCCUPIED BY INSURED NOT DESCRIBED ON THE APPLICATION?		
2. LAST YEAR'S GROSS RECEIPTS: \$	RENTAL %	INSTALLATION, SERVICE, REPAIR %
3. BUILDING SQUARE FOOTAGE:	AGE OF BUILDING:	NUMBER OF EMPLOYEED:

**PRIOR CARRIER AND LOSS HISTORY LAST 3 YEARS**

INDICATE ALL PREMIUMS AND LOSSES IN THE PAST THREE YEARS THAT HAVE BEEN COVERED BY INSURANCE.	CARRIER AND POLICY DATES	COVERAGE	PREMIUM	DATE & AMOUNT OF LOSS	CAUSE & DESCRIPTION OF LOSS

HAS ANY CARRIER CANCELED, DECLINED OR REFUSED ANY INSURANCE DURING THE PAST 3 YEARS? YES  NO   
 (IF YES, SUBMIT FULL DETAILS.)

IS THERE ANY OTHER INSURANCE ON THIS PROPERTY? YES  NO

REMARKS:

\_\_\_\_\_

\_\_\_\_\_

INSURED'S SIGNATURE

PRODUCER'S SIGNATURE

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED,

CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD \$ (Please contact your Agent for a Quote)
	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

\_\_\_\_\_  
Policyholder / Applicant's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

NAC 0379

\_\_\_\_\_  
Syndicate on behalf of certain underwriters  
at Lloyd's

\_\_\_\_\_  
Policy Number