

Main Street Business—Property



Coastal Insurance Underwriters is pleased to announce expansion of our program to now include Small Business Solutions which provides our agents with access to real-time quotes. Refer to our websites (www.ciuins.com or www.ciusolutions.com) for additional information. There you will find complete product descriptions, underwriting guidelines and links to the carriers to quote each product.



Property Limits

- Up to \$1.5M building and business personal property combined per location

Eligibility

- Fire Resistive Construction—property with wind with no distance to coast requirement
- Frame, JM, MNC and MFR Construction—property with wind considered if the building is more than 1,000 feet from the coast
- Property excluding wind also available
- 1980 or Newer
- Protection Classes 1-8 considered
- Minimum Premium—\$1,000 for inland counties and \$1,500 for all other counties.

Classifications

- See reverse side

Deductibles

- AOP Options: \$1,000, \$2,500, \$5,000, \$10,000 and \$25,000
- Named Storm Options: 2%, 3%, and 5%
- Hurricane Only Options: 2%, 3%, and 5%

Coverages/Endorsements Offered

- Building & Personal Property
- Business Income and Extra Expense
- Ordinance or Law
- Disappearing Deductible
- Greensurance
- Property Enhancement Endorsement

Rating

- AM Best, A XV rated carrier

See policy form for exact terms, conditions, limitations and exclusions

Continued on reverse.....

For additional product info, to register to become a broker or to get a real-time quote, please visit our website at www.ciuins.com or www.ciusolutions.com.

See policy forms for exact terms, conditions, limitations and exclusions.

COASTAL
Insurance Underwriters



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P.O. Box 3140
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Eligible Classes

Contractor

- Awning installation
- Cable installation
- Carpentry/Framing work
- Ceiling/acoustical installation
- Communication telephone equipment installation
- Countertop installation
- Drywall installation
- Electrical wiring
- Flooring installation
- General contractor
- Glass and glazing work
- Gutter & downspout installation
- Home appliance installation
- Home theater installation & maintenance
- Hydroponics heating installation & repair
- Iron works
- Land surveyors
- Landscaping/Lawn care
- Lathing
- Lawn irrigation/Sprinkler system
- Lawn seeding & sodding
- Lighting installation
- Masonry & stoneworks/bricklaying
- Office Cleaning
- Painting—interior
- Plastering—office only
- Plumbing
- Siding installation
- Solar panel installation & repair
- Waterproofing

Office

- Various office classifications such as accounting, medical, insurance, design, etc.

Retail

- Air conditioning & heating equipment
- Antique stores
- Appliance retail
- Art supplies
- Audio/Visual equipment
- Auto leasing/Parts
- Bakeries
- Banner/Flag shops
- Bath shops

- Beauty supplies
- Beer/Wine/Liquor stores
- Bicycle sales
- Book stores
- Brass store
- Bridal store
- Cabinet store
- Camera equipment/repair
- Candle shop
- Candy shops
- Car radio sales & installation
- Carpet/Rug
- Caskets/Coffins
- Cell phone sales/repair
- Church supplies
- Clothing stores
- Coffee/Tea shops
- Computer retailers
- Convenience stores
- Cosmetic stores
- Craft supplies
- Cutlery stores
- Delicatessens
- Department/General stores
- Doughnut shops
- Draperies
- Drug stores
- Education/School supplies
- Electrical supplies
- Electronics stores
- Fabric stores
- Fence dealer
- Fishing equipment & supplies
- Florists
- Gift stores
- Glass (window plate mirror)
- Glassware, ceramics, pottery & china
- Gourmet & specialty food store
- Greeting card stores
- Groceries
- Hardware stores
- Health food store
- Hobby & model shops
- Home improvement store
- Hosiery/Lingerie
- Household appliances
- Ice cream parlors
- Janitorial supplies
- Juice bars
- Kitchen accessories
- Knives & scissor store

- Lamps & lighting fixtures
- Leather goods
- Libraries
- Linen stores
- Meat, fish & poultry store
- Metal works shops
- Monument & tombstone sales
- Musical instrument repair
- Nurseries & garden shops
- Office equipment & furniture sales
- Office machine repair
- Optical goods & opticians
- Painting—exterior
- Painting—retail stores
- Paper & paper products
- Party goods stores
- Pet grooming shops
- Pet shop & supplies
- Piano & organ stores
- Picture frame stores
- Plant shops
- Plumbing—fixture supply
- Plumbing—residential
- Post office services
- Pottery
- Printing & bookbinding supplies
- Racquet sports clubs
- Radio/TV repair & supplies
- Refrigeration equipment
- Restaurant supply stores
- Restaurants—full cooking with fryers
- Restaurants—limited cooking
- Sewing machine stores & repair
- Shoe store & repair
- Sign stores
- Sound equipment sales & service
- Sporting goods equipment
- Stationary supplies
- Sunglasses
- Tanning salons
- Taxidermists
- Tobacco shops
- Toy stores
- Trophy stores
- T-shirt stores
- Uniform stores
- Upholstery stores
- Variety stores
- Video tape stores

- Wallpaper stores & installation
- Watch companies
- Water softening stores & installation
- Wedding chapels
- Wig & toupee stores
- Window & door stores—installation
- Window treatment stores

Service

- Adult day care center
- Air conditioning & heating equipment repair
- Appliance repair/service
- Art/Music/Photo studio
- Banks & other financial institutions
- Barber shops/Beauty salons
- Carpet cleaning
- Catering operations
- Day care centers
- Day spas
- Dressmaking/Tailor
- Electrotyping/Engraving
- Embroidery operations
- Equipment/Farm appraisers
- Film production studios
- Funeral homes or directors
- Laundry/dry cleaners pickup
- Learning centers
- Locksmiths
- Media duplication services
- Metal finishing & polishing
- Pet training
- Photocopying/Printing
- Photofinishing
- Publishers of books with printing
- Radio/TV Stations
- Schools
- Swimming pool cleaning & maintenance
- Telephone equipment installation

Wholesale

- Beer distributors
- Floor coverings
- Kitchen accessories
- Lamps & lighting fixtures
- Plastic & rubber goods

See policy forms for exact terms, conditions, limitations and exclusions.

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