



COMMERCIAL PACKAGE COVERAGE GUIDE

Authentic Commercial Package offering is a comprehensive insurance solution customized to deliver what your customers need with a simplified quoting process and platform to build your dream program

Target Classes

- Food & beverage, Gyms & fitness, Personal services, Offices, Cleaning, Educational services, Retail, Pet services

Coverage Highlights

- **General Liability:** \$1M/\$2M standard, \$2M/\$4M by request (new carrier)
 - **Includes:** Blanket AI, Waiver of Subrogation, Primary & Non-contributory
 - **Coverage Enhancements:** HNOA, EPLI, ELL, EBL, A&B, and Damage to rented premises and more
- **Professional Liability:** Bundled with General Liability for approved low-hazard classes (e.g. Health and Fitness Trainers, Optometrists, Beauty Salons, Nail Salons, Barber Shops, Pet Grooming, Florist)
- **Business Personal Property:** Up to \$500K standard; Up to \$1M limits available by request
 - **Coverage Enhancements:** Theft, Money and securities, Employee dishonesty, Outdoor signs, Equipment breakdown, Ordinance or law coverage, Water backup and sump overflow and more
- **Abuse & Molestation:** \$100K/\$100K for restaurants; \$300K/\$600K standard for gyms; higher limits available for approved classes with underwriting approval
- **Liquor Liability:** Up to \$1M available (alcohol sales <30% total revenue)

Underwriting Guidelines / In-Appetite Risks

- Revenue per location $\leq$ \$10M
- Payroll per location $\leq$ \$5M
- Fewer than 2 P&C claims and total claims $\leq$ \$20K in last 3 years
- No serious OSHA violations, significant lawsuits, or policy cancellations (other than non-payment)

Supported Professions

Cleaning

- Carpet Cleaning
- Janitorial Services
- Laundromats
- Lawn Maintenance Services
- Office Cleaning Services

Entertainment

- Film Studio
- Music Studio
- Recording Studio

Educational Services

- Language Learning Centers
- Schools
- Tutoring Centers

Gyms & Fitness

- Aerial Fitness Facilities
- Big Box Gyms
- Cycling Studios
- Dance Studios
- Martial Arts Studios
- Personal Trainers
- Studio Fitness Facilities
- Strength and Conditioning
- Wrestling Gyms
- Yoga & Pilates Studios

Food & Beverage

- Bakeries
- Beverage & Food Distributors
- Candy & Confectionery Manufacturing
- Caterers
- Cheese Manufacturing
- Coffee Shops
- Doughnut & Bagel Shops
- Fruit & Vegetable Manufacturing
- Ice Cream & Frozen Yogurt Stores
- Restaurants (Quick Service, Fast Food, Fine Dining with alcohol <30% of sales)

Offices

- Accounting Offices
- Attorney Offices
- Coworking Spaces
- General Offices
- Medical Offices

Personal Services

- Barber Shops & Hair Salons
- Beauty Salon
- Nail Salons
- Day Spas
- Dry Cleaning & Laundry Services
- Tailors

Pet Services

- Mobile Pet Grooming
- Pet Boarding & Daycare
- Pet Grooming
- Pet Training Services

Retail

- Cabinet Stores
- Clothing Stores
- Cosmetics & Beauty Supplies Stores
- E-Commerce
- Electronics Stores
- Florist & Gift Shops
- General Stores
- Hobby & Model Shop
- Home Improvement Stores
- Pet Stores

Franchises We've Built For

- BODYROK
- Class 101
- Dunkin Donuts
- Planet Fitness
- Premier Martial Arts
- Retro Fitness
- Snapology
- Sylvan Learning Center
- The Halal Guys
- The Little Gym
- We Rock The Spectrum
- Wendy's
- XP League
- and more!

Why Authentic?

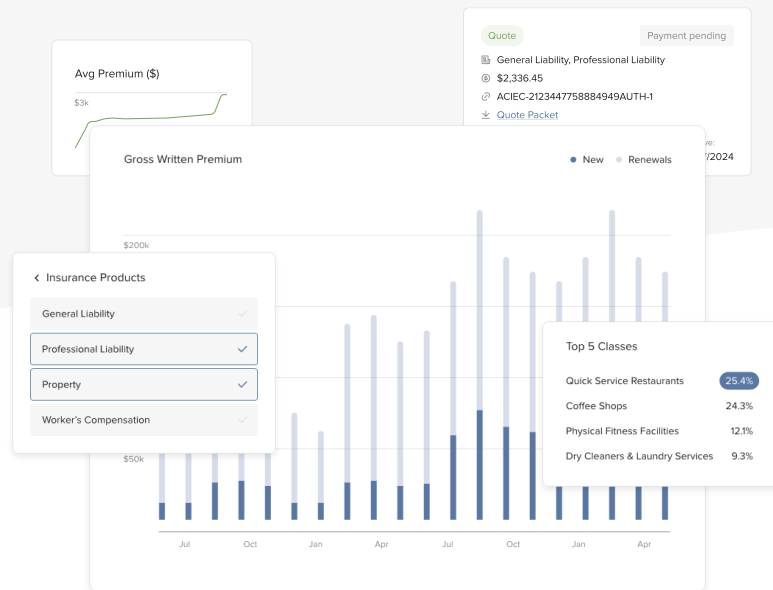
We create your insurance program in a box.

Your program, your brand.

One platform to spin-up, build, and bind.

Automated COI's, additional insureds, and other policy servicing needs.

Designed to empower you to focus on your customers.



Tailored coverage

- Coverage with A and A- rated admitted paper, operating across all U.S. states
- Our General Liability coverage also includes Hired and Non-Owned Auto, Professional Liability, Liquor Liability, and Employment Practices Liability

Quotes in seconds, policies in minutes

- We equip you with everything you need to share quotes, service policies, and manage your program from a single interface

Learn More

Visit authenticinsurance.com or email sales@authenticins.com to get in touch!