

# Concessions and Vendors Product

- Ⓞ Risks with revenue up to:
  - \$5,000,000 in annual sales per account
  - \$500,000 in annual sales per stand/truck
  - 40 stands or up to five trucks
- Ⓞ Street vendors, flea or farmers market operations, kiosks, stands, tables, booths, food trucks, merchandise trucks, seasonal lots and tents



## ELIGIBLE CLASSES

More than 60 classes of business, including the following most common classes:

Antiques	Flowers	Merchandise trucks
Apparel and accessories	Food trucks	Music or movies
Automobile supplies or accessories	Fruits and vegetables	Nuts
Beauty supplies	Furniture	Optical goods (nonprescription)
Beverages	Gifts and novelties	Personalized items
Books, magazines and newspapers	Grocery items	Pet supplies
Candy and confectionary	Hardware sales	Shoes
Collectables and memorabilia	Home accessory items	Software
Cookies	Hot dogs	Snow cones
Cosmetics	Ice Cream	Sporting goods
Drawings, paintings and photographs	Jewelry	Stationary
Electrical and lighting	Kitchen or cookware or appliances	Water ice
Electronics	Leather goods	
Fabrics	Luggage and handbags	

## PRODUCT ADVANTAGES

- ▶ Products and completed operations liability is offered on most classes of business
- ▶ Ability to offer inland marine for scheduled and miscellaneous items on most classes
- ▶ Defense outside the limit
- ▶ Blanket additional insured is offered on every quote
- ▶ No general liability deductible
- ▶ Ability to offer property and general liability coverage for warehouse and/or office locations
- ▶ Ability to consider new ventures

## AVAILABLE LIMITS

- ▶ Property values up to \$3,000,000 in FUS Grades 1–8
- ▶ Property values up to \$1,000,000 in coastal zones (excluding wind and hail coverage)
- ▶ Inland marine values up to \$35,000 for stands and miscellaneous items
- ▶ General liability up to \$5,000,000 occurrence/\$5,000,000 aggregate al liability available up to \$5 million/\$5 million

## DEDUCTIBLES

- ▶ No general liability deductible
- ▶ Property deductible starts at \$1,000
- ▶ Inland marine deductible starts at \$1,000

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

## **BUSINESS RESOURCE CENTER**

- ▶ Provides centralized access to business solution vendors for all policyholders. Solutions include:
  - ↳ Canadian Centre for Occupational Health and Safety
  - ↳ Marketing tools

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business

## **MOST COMMON INELIGIBLE RISK CHARACTERISTICS**

- ▶ Lease premises to others
- ▶ Is a franchisor
- ▶ Operate inside an amphitheater, arena, ball park, concert hall, stadium or theatre with seating for more than 2,500
- ▶ Located in Alaska, New Brunswick, Northwest Territories, Nunavut and Quebec

**CALL 1-888-216-5838 FOR YOUR PHONE QUOTE**

**CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE**

**EMAIL COMPLETED APPLICATION TO [COMMERCIAL@MILNCO.CA](mailto:COMMERCIAL@MILNCO.CA)**