

# Mainstreet Mercantile Product

- Ⓞ Risks with revenues up to \$3,000,000
- Ⓞ More than 100 eligible classes include, but are not limited to:



Antique stores	Discount stores	Hardware stores
Art galleries	Floor covering stores	Ice cream stores
Bakeries	Florists	Jewelry stores
Book and magazine stores	Furniture stores	Music stores
Candy store	Gift shops	Sporting goods
Collectibles and memorabilia stores		

## PRODUCT ADVANTAGES

- ▶ New ventures are eligible
- ▶ Mixed mercantile occupancies can be considered
- ▶ Theft coverage without a central station burglar alarm available on some classes
- ▶ Value endorsement available
- ▶ Electronic data and interruption of computer operations coverage can be purchased

## AVAILABLE LIMITS

- ▶ Property values up to:
  - \$3,000,000 in FUS Grade 1–8
  - \$1,000,000 in FUS Grade 9–10
  - \$1,000,000 in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$5,000,000 occurrence/\$5,000,000 aggregate
- ▶ Hired and non-owned auto liability up to \$5,000,000
  - Limit must be equal to the general liability occurrence limit

## DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Sells products under their name or label, or sells directly imported products
- ▶ Risks located in 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)**

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