

Specialty Educators, Trainers and Instructors

Risks with up to \$3M in annual sales and 25,000 square feet per location



TARGET CLASSES

Up to 30 classes of business are eligible, including the following top classes:

- Arts
- Athletics
- Bartending
- Beauticians
- Charm / Modeling
- Computers
- Cooking
- Crafts / Hobbies
- Dance
- Drama / Theater
- Languages
- Music
- Personal Trainers
- Tutoring Center
- In-Home Tutors

PRODUCT ADVANTAGES

- Competitive minimum premiums
- Wide variety of classes available
- No designated premises endorsement
- Professional Liability included on most classes for no charge
- Abuse and Molestation sublimits available on most classes
- No Liability deductible
- Blanket Additional Insured available
- Ability to consider new ventures

AVAILABLE LIMITS

- Property values up to:
 - \$3M in protection class 1-8
 - \$2M in protection class 1-8 (frame and no sprinklers)
 - \$1M in protection class 9-10
 - \$1M in coastal zones (excluding Wind and Hail coverage)
- General Liability up to \$1M occurrence / \$ 3M aggregate
- Professional Liability included at a limit equal to the General Liability on select classes
- Abuse and Molestation Liability up to \$1M on most classes



 BROKERAGE

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