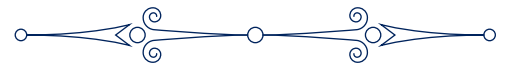


UCA GENERAL



"Service is our Strength!"™

Preferred Commercial Programs



***Features
and Highlights***

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“Service Is Our Strength!”™

UCA GENERAL – PROGRAM FEATURES & HIGHLIGHTS

**A.M. Best “A- Excellent” Rated & Admitted Carrier • Non-Auditable Policies • Knowledgeable Underwriters
Available in AZ, CA, ID, NV, OR, UT, & WA**

Dinner House Restaurant Program (42)

This is a program for the newer, high quality restaurant accounts with total insurable value **over \$800,000**.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage including \$100,000 food spoilage
- Strict standards for automatic fire suppression systems, fire extinguishers and flue maintenance
- Light entertainment is acceptable; no club or bar type risks
- No more than 50% of total receipts from beer, wine or liquor including up to 25% hard
- No wharf or dock exposures
- Non-owned and hired automobile coverage is not available on those risks which have delivery, catering, or valet parking exposures

Preferred Restaurant Program (30)

This is a program for the newer, high quality restaurant accounts with total insurable value **under \$800,000**.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage including \$100,000 food spoilage
- Strict standards for automatic fire suppression systems, fire extinguishers and flue maintenance.
- Risks open past midnight subject to management approval
- No more than 25% of total receipts from beer, wine or liquor
- No wharf or dock exposures
- Non-owned and hired automobile coverage is not available on those risks which have delivery, catering or valet parking exposures

Preferred Restaurant w/ Entertainment Program (44)

This is a program for the newer, high quality restaurant accounts that may have greater than usual entertainment exposures but the main focus of the risk is still food sales.

Ineligible: Under 21 Clubs, Nightclubs/Discos, Gentlemen’s Clubs/Exotic Entertainment, Bars

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage including \$100,000 food spoilage
- Strict standards for automatic fire suppression systems, fire extinguishers and flue maintenance.
- Risks open past 2am must be submitted for prior approval
- No wharf or dock exposures

- Non-owned and hired automobile coverage is not available on those risks which have delivery, catering or valet parking exposures
- Risks with catering receipts greater than 10% of total receipts may be considered with prior approval

EZ Eatery Restaurant Program (48)

This program is for the small to medium size restaurants ***with little or no cooking***, i.e. ice cream and yogurt shops, delicatessens & sandwich shops, select pizza operations, coffee and tea shops.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage including \$100,000 food spoilage
- No wharf or dock exposures
- No beer, wine or liquor sold
- No deep frying
- No after-hours restaurants (open after 12:01 am)
- All refrigeration equipment must be maintained on a regularly scheduled basis
- Non-owned and hired automobile coverage is not available if delivery or catering service is being offered

Other Restaurant Programs (same key age, value and management requirements):

- Standard Restaurant (31) – for older restaurants or new ventures
- Family Restaurant (47) – alcohol under 20%

Dry Cleaners Program (63)

This program applies to risks engaged in dry cleaning or dyeing apparel and household fabrics other than rugs, fur or leather goods. This classification includes: Laundry and dry cleaning stores and laundry and dry cleaning receiving stations. *Not available in Washington.*

Key Underwriting Factors

- Insured should have at least one year experience in a similar business.
- Risk must be open for business.
- Packages include Equipment Breakdown coverage
- Business must maintain service contracts for all dry cleaning equipment.
- Risks operating past midnight are subject to management approval.
- Delivery vehicle(s) must be locked at all times the driver is not in attendance.
- Minimum Bailees Deductible \$500.

Acceptable solvents: Perchloroethylene, Liquid Silicone, Modified hydrocarbon, Bromide Solvents, Tetrachlorethylen.

Preferred Hotel/Motel Program (10)

This program is designed for independently owned or franchise hotels and motels. Underwriting requirements emphasize new, low rise properties with high levels of guest security.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage
- Experienced management with strong financial position
- No wharf or dock exposures
- Up to 7 stories sprinklered; up to 4 stories non-sprinklered
- Strict pool fencing with self-closing and self-locking gates
- Smoke detectors in each unit, self-locking doors, non-slip surface in bath/shower, key security and guest safety requirements
- Preferred business location
- No long term residents or apartment-type hotels/motels
- Favorable loss history
- If restaurant operation in the hotel/motel, a separate restaurant application must also be submitted with application.

Standard Hotel/Motel Program (11)

This program is designed for the quality hotel and motel and varies from the preferred program underwriting in that it allows buildings over 25 years of age (with updates) and kitchenette units.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage
- Experienced management with strong financial position
- No wharf or dock exposures
- Up to 7 stories sprinklered; up to 4 stories non-sprinklered
- Strict pool fencing with self-closing and self-locking gates
- Smoke detectors in each unit, self-locking doors, non-slip surface in bath/shower, key security and guest safety requirements
- Preferred business location
- No long term residents or apartment-type hotels/motels
- Favorable loss history
- If restaurant operation in the hotel/motel, a separate restaurant application must also be submitted with application.

Preferred Shopping Center Program (21)

This program is designed the modern strip-mall shopping center.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage
- Must have greater than 5 units total, no habitational above
- Experienced management with strong financial position
- No wharf or dock exposures
- Favorable loss history
- All tenants must name the owner as an additional insured and supply certification
- Restaurant tenants must meet all requirements of our restaurant program
- Vacancies must not exceed 25% of total occupancy
- Tenants serving alcohol must provide evidence of liquor liability

Standard Shopping Center Program (22)

This program is designed the quality strip-mall shopping centers that may be over 25 years of age.

Key Underwriting Factors

- Experienced management with strong financial position
- Packages include Equipment Breakdown coverage
- No wharf or dock exposures
- Favorable loss history
- All tenants must name the owner as an additional insured and supply certification
- Restaurant tenants must meet all requirements of our restaurant program
- Vacancies must not exceed 45% of total occupancy
- Tenants serving alcohol must provide evidence of liquor liability

Office L.R.O. Program (24)

This package program is designed for Office Lessor's Risk exposures

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage
- Experienced management with strong financial position
- No wharf or dock exposures
- Favorable loss history
- All tenants must name the owner as an additional insured and supply certification
- Vacancies must not exceed 25% of total occupancy

Office Package Program (25)

This package program is designed for owner occupied offices; underwriting requires data on values, square footage and type of business.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage
- Experienced management with strong financial position
- No wharf or dock exposures
- Favorable loss history
- Additional insured limited to location
- Professional liability is excluded

Other programs available:

Business Park (20)

Commercial Condo (19)

Preferred Apartment Program (16)

This program is designed for newer, low rise apartment buildings.

Key Underwriting Factors

- Buildings up to 25 years of age; if over 25 years must have proof of updates
- Packages include Equipment Breakdown coverage
- Up to 7 stories sprinklered; up to 4 stories non-sprinklered
- No more than 10% of rented furnished apartments
- No brush exposure, seasonal housing or hillside exposed properties accepted

- Swimming pools must be fully fenced with self-closing and self-latching gates
- Favorable loss history

Preferred Condominium Association Program (23)

This program is designed to cover buildings and common area liability exposure of associations.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Experienced management with strong financial position
- Packages include Equipment Breakdown coverage
- No wharf or dock exposures
- Buildings may not exceed 4 stories in height, if sprinklered may go up to 7 stories
- Risk must carry D&O liability coverage
- Strict underwriting applies to hillside exposures
- Risks requiring cities, counties, developers or contractors as an additional insured are ineligible
- Risks with diving boards or slides in the pools are ineligible

- Risk must have a favorable loss history
- Risk with seasonal housing or time shares are ineligible

Preferred Homeowners Association Program (12)

This program is designed to cover common area property and liability exposure of homeowner associations.

Key Underwriting Factors

- Risks with equestrian facilities are ineligible
- Packages include Equipment Breakdown coverage
- Strict underwriting applies to hillside exposures
- Risks requiring cities, counties, developers or contractors as an additional insured are ineligible
- Risks with diving boards or slides in the pools are ineligible
- Risks with armed security guards are ineligible
- Risk must carry and provide proof of D&O liability coverage
- Risk must have a favorable loss history

Preferred Grocery Store Program (41)

This program is designed for modern, small to medium sized food stores and neighborhood markets. *This program is not intended for liquor stores.*

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage
- Favorable loss history
- No risks with gasoline sales are eligible
- Maximum 30% liquor receipts
- Risks that cash checks for a fee are ineligible
- No repackaging or relabeling of products

Preferred Convenience Store w/ Gas Program (72)

This program is designed for new, high quality convenience stores **with gas**.

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage
- Risk with fully automated carwash ok
- Favorable loss history
- Maximum of 25% liquor receipts
- No check cashing
- No garage operation; and not for truck stops
- Proof of Pollution Coverage must be provided

Preferred Wine Bar Program (40)

This program is designed for new, high quality wine bars. Serving high end wines and appetizers, may offer a light menu such as cheese, fruit, olives, breads and other aperitifs and/or substantial meals like sandwiches, soups, salads and pizzas – although in most cases there is no deep fat frying meaning that a full fire suppression system is not required. **Not available in AZ and WA.**

Key Underwriting Factors

- Buildings up to 25 years of age unless updated
- Packages include Equipment Breakdown coverage
- Must have at least one year of restaurant experience
- Bartenders or servers must be certified in training
- Service contract must be maintained on cooling system including wine temperature control system

Additional Coverages Available:

Employment Practices Liability Insurance (EPLI) Coverage

This is a claims made and reported coverage. The coverage covers the Insured, who has a complaint by an employee for employment alleging Discrimination, Harassment, and/or Inappropriate Employer Conduct.

Key Underwriting Factors

- Coverage in conjunction with the package written with UCA; it is an additional coverage part of the UCA Package policy.
- Favorable loss history
- Coverage can be provided in the following states: AZ, CA, ID, NV, OR, UT and WA.
- Maximum limit can be provided at \$1,000,000.
- Full prior acts included
- 3rd party coverage available

Umbrella Liability Policy

Commercial Umbrella up to \$5 million CGL for all UCA Programs in-house. It will go over:

- Commercial General Liability, minimum limits at \$1,000,000 Occurrence/\$2,000,000 Aggregate
- Automobile Liability, minimum limits at \$1,000,000 CSL
- Employers Liability, minimum limits at \$500,000 BI by each accident/each employee/Aggregate
- D&O Liability for Condominium, minimum at \$1,000,000 limit.
- Liquor Liability, minimum at \$1,000,000 Each Common Cause/Aggregate
- All the underlying carriers must have an A.M. Best rating of A-VI or better

Commercial Automobile Policy

Commercial Auto can only be written in conjunction with a UCA Package Policy; AZ, CA and ID only:

- Usage is limited to a 100-mile radius
- No residential/retail delivery
- Private passenger van/shuttles may only be written if they are used as hotel courtesy shuttles
- Automobile Liability – Combined Single Limit up to \$1,000,000
- UM/UIM, and Personal Injury Protection – Statutory Limit as required by law
- Hired and Non-Owned, Medical Payments, and Physical Damage coverage (Comprehensive and Collision) are available.

Data Compromise

- Minimum limits \$50,000. \$100,000, \$250,000, \$500,000 & \$1,000,000 available.

Covered Types of Data

Data Compromise coverage applies to breaches of private non-public data in the business' custody or control. This includes information such as drivers' licenses, credit account information, social security numbers, medical records and other private data.

Covered Events

Data Compromise events include theft of electronic files, theft of physical files, accidental loss or inadvertent release and voluntary release due to fraud. Lost data must have been in the insured's care, custody or control.

In addition, we have enhanced our coverage form and we are now offering coverage for:

- Regulatory Fines and Penalties
- Payment Card Industry Fines and Penalties

Exclusions

(including but not limited to the following):

- Insured's willful act (not including the unauthorized act of one or more employees)
- Insured's criminal or dishonest act (not including the unauthorized act of one or more employees)
- Punitive damages
- Third party liability
- Criminal investigations
- Blackmail or ransom
- Costs to correct deficiencies
- Widespread malicious viruses or computer code
- Insured's reckless disregard for security

Other Conditions

Consultation between insured, insurer and restoration service provider is required before notifications are sent to those affected.

Workers' Compensation, Commercial Flood and other coverages may also be available through our sister agency Pacific Excess Insurance Marketing. Please contact your Underwriter for details.



UCA GENERAL INSURANCE SERVICES
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Applications Online at: www.ucageneral.com