

TRIN-PAC® Commercial



UBI

A Division of AmTrust North America

TRIN-PAC® Commercial Lines

THE DECISION IS YOURS!

It's about time you, the agent, had a product to sell that practically sells itself. How about a product that lets you quote business right from your office – or anywhere else you have an Internet connection! It should let you decide what business to submit to the carrier, too. And just for good measure, throw in a quick underwriter evaluation and feedback features – and there you have it – TRIN-PAC®.

TRIN-PAC is our comprehensive, competitive small package product complete with Property, General Liability and optional Automobile coverages – expertly designed for many of your small commercial accounts.

It's an indispensable tool for growing your business. TRIN-PAC's responsive, intuitive design even gives you an option to quote non-targeted business and send it to the company as a commercial package policy.

Note that under the TRIN-PAC program, a risk will be pre-qualified based on selected questions related to exposure/business type.

- If the exposure does not qualify for TRIN-PAC, you will be given the option to continue with a commercial package policy quote.
- Once you have the quote, if you want to continue – you may submit the applicant/insured to us through our simple submission process.

TRIN-PAC is tailor made to help you grow your business with us. Its simple design and dynamic array of features are available to you wherever you have an Internet connection. Take advantage of TRIN-PAC today. Let TRIN-PAC give you a recognizable advantage over your competition.

ELIGIBILITY REQUIREMENTS:

Eligible

- Risk must be eligible for Class Rating
 - And less than or equal to 25,000 sq. ft. for any building other than hotel/motel (must be less than or equal to 10,000 sq. ft. in Washington)
 - And less than or equal to 100,000 sq. ft. for hotel/motel
- Payroll up to \$2,000,000
- Sales up to \$15,000,000
- Total Insured Property Value up to \$12,000,000
- Buildings constructed within the past 25 years
- Documented better than average loss experience
- Building – Lessor's Risk Only (other than Non-For-Profit)

Ineligible

- Business types not noted as eligible
 - Fast food restaurants
 - Restaurants without UL 300 Ansul System with a cleaning service agreement
 - Most delivery exposures

FEATURES OF THE TRIN-PAC PROGRAM:

- Competitive package including Property and General Liability coverage, with optional Auto coverage
- Includes Equipment Breakdown Coverage
- Includes Expanded Property Coverage Endorsement providing coverage for
 - Inland Marine
 - Accounts receivable
 - Computer
 - Signs
 - Crime
 - Employee Theft
 - Forgery
 - Money and Securities Inside / Outside
 - Business Income Coverage
 - Increased limits or additions including
 - Personal effects and Property of Others
 - Valuable Papers
 - Spoilage
 - Fine Arts
 - And Law and Ordinance
- Optional Professional Liability coverage available for Barber, Beautician and Printers
- Optional Liquor Liability (in most states)
- Optional General Liability Expansion Coverage providing coverage for
 - General Aggregate per Location
 - Increased Medical Payments
 - Blanket Waiver of Subrogation
 - Increased Fire Damage
 - Non-owned Watercraft
 - Product Recall Expense
 - Property Damage – Care, Custody and Control
- Optional Hotel/Motel Supplement providing coverage for
 - Loss to Alternative Key Systems
 - Hotel Guest Inconvenience Expense
 - Innkeepers Liability
 - Expediting Expense
 - Property Off Premises (salesman)
- Optional Business Auto Coverage Expansion providing coverage for
 - Increased Loss of Earnings Payment
 - Limited Automatic Towing
 - Increased Transportation Expense
 - Accidental Airbag Discharge
 - Loan/Lease Gap
 - Single Deductible for Tractor / Trailer Combination
 - Waiver of Subrogation
- Additional Insured options for
 - Managers or Lessors of Premises
 - Designated Person or Organization
 - Lessor of Leased Equipment
 - Grantor of Franchise
- Variety of payment options and methods

ACCEPTABLE CLASSES:

Office (other than not-for-profit or governmental)

- Accounting Services
- Condominium Association
- Insurance Agent
- Interior Decorator
- Office – Not otherwise classified, no off premises exposure

Food / Restaurant

- Bakeries – limited delivery
- Delicatessens – limited cooking
- Ice cream Stores – limited cooking
- Restaurant
 - With table service
 - Alcohol less than 75% of sales
 - UL300 Ansul System with Cleaning Service Agreement
 - No Fast Food

(Cont.)

Retail / Mercantile (other than not-for-profit)

- Appliance (household) Distributors
- Art Galleries (ACV only for contents)
- Barber & Beauty Shop Supply Distributors
- Bookbinding & Printing Supplies
- Book & Magazine Stores (new only)
- Camera and Photographic Equipment (retail only)
- Candy / Confectionery Stores
- Clothing / Apparel Stores
- Drug Stores
- Electrical & Lighting Stores
- Equipment, Fixtures or Supplies for Hotel / Bar / Office / Restaurant
- Fabric Stores
- Floor Covering Distributors / Stores
- Florist (sales outlet only)
- Gift Stores
- Grocery Stores
- Hardware & Tool Distributors
- Hearing Aid Stores
- Heat / AC Equipment Dealer / Distributors
- Hobby, Craft or Artist Supply Distributors / Stores
- Home Furnishings / Furniture Stores
- Janitorial Supply Dealer / Distributors
- Luggage and Luggage Accessory Stores
- Mailbox or Packaging Stores
- Music Stores (pre-recorded only)
- Musical Instrument Stores
- Newspaper or Magazine Distributors
- Office Machines or Appliance Wholesale or Retail (no repair)
- Optical Goods Distributors / Stores
- Paint, Wallpaper or Wall Covering Stores
- Pet Stores
- Shoe Stores
- Sporting Goods or Athletic Equipment Stores
- Stationery or paper Products Distributor / Stores
- Video Stores

Service

- Barber Shop
- Beauty Parlor & Hair Styling Salon
- Copying & Duplicating Services
- Hotels / Motels (Class Rated and max 100,000 sq ft)
 - Business traveler type Hotel/Motel
 - No resort type Hotel
- Locksmiths
- Photographer
- Printing
- Shoe Repair Stores
- TV/Radio Receiving Set Installation or Repair

Building Lessor's Risk (other than not-for-profit)

- Building must be occupied
- Operation must be of an acceptable class for TRIN-PAC

For more information, call 800.777.2249



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