

General Guidelines

- Eligible risks may not exceed 100,000 square feet in total floor area, unless indicated different under classifications below
- Eligible occupant risks may not exceed 35,000 square feet in total floor area, unless indicated different under classifications below
- Eligible risks may not exceed \$10,000,000 in annual gross sales at each location
- Storage buildings occupied by the insured and incidental to an eligible risk may not exceed 35,000 square feet
- Convenience Store risks –
 - Minimum of 500 square feet in total floor area required
 - No automobile service or repair operations
 - No car wash operations
 - No propane or kerosene tank filling operations
- Office risks –
 - Buildings are not to exceed six stories
 - Eligible risks may not exceed 200,000 square feet in total floor area
 - Eligible wholesaler, mercantile, processing and service occupancies and contractors cannot exceed 100,000 square feet within the building
 - Contractors who occupy the building cannot exceed 25,000 square feet
- Processing And Service risks –
 - No more than 25% of annual gross sales may be derived from off-premises operations.
- Self-Storage Facilities –
 - Buildings are not to exceed two stories in height
 - No limitation applies to floor area
 - Eligible risks may not allow cold storage or storage of industrial materials, chemicals, pollutants and waste
 - Eligible risks may not provide outdoor storage of any type of motorized vehicles, including campers and recreational vehicles

- Wholesale risks –
 - No more than 25% of annual gross sales may be derived from retail operations
 - No more than 25% of the total floor area may be open to the public

Ineligible Occupancies

The following operations are not eligible for the Businessowners Program

- Automobile repair or service stations
- Automobile, motor home, mobile home or motorcycle dealers
- Parking lots or garages, unless incidental to another otherwise eligible class
- Bars or pubs
- Condominium associations other than office or residential condominiums
- Buildings occupied in whole or in part for manufacturing
- Insureds whose business operation involves one or more locations which are used for manufacturing
- Household personal property
- One or two family dwellings
- Places of amusement
- Banks, building and loan associations, savings and loan associations, credit unions, stockbrokers and similar financial institutions