APPETITE GRID - Commercial Casualty Coverages

Capacity

- Primary GL - Up to \$5 Million

Excess - Up to \$5M XS subject to max limits of \$7M combined Admiral Primary and Excess.

(Admiral must write the Primary GL to consider XS)



Product	Appetite	Comments
Contractors - Minimum Premium starting at \$7,500	 Artisan Trades General Contractors Machinery Installation, Repair, Service Owners Interest Project Specific Roofers 	 - All Commercial Operations - Residential varies by jurisdiction - NY - Not writing contractors domiciled in NYC / 5 Boros or domiciled elsewhere with over \$1M in revenue or more than 20% of revenue in NYC / 5 Boros.
Manufacturers - Minimum Premium starting at \$5,000 - Electronic Cigarettes: \$10,000	 Automobile & Truck Parts - OEM and After-market Cigarettes / Electronic Cigarettes - CM / Defense Inside Limits and Health Hazard Exclusion Instruments / Tools Machinery / Machinery Parts Medical Equipment/Expendables - No implantables / products left in body Sporting Goods - No Contact Sports Helmets 	
Health, Nutrition & Lifestyle - Minimum Premium - \$5,000	 Animal/Vet Products Binding Ingredients: Whey & Soy Bulk Ingredient Supplier Cannabidiol (CBD) / Hemp Cosmetics / Make Up / Lotions / Skin Care Energy Drinks Protein / Sports Nutrition / Vitamins Probiotics Scented Candles Weight Loss Products 	Policy Form ISO CGL Claims Made General Liability Coverage - True worldwide coverage - Products bodily injury coverage arising out of mold & silica - Very limited ingredient restriction list - Additional insured coverage for vendors and trade show sponsors - Serious Adverse Event [SAE] schedule endorsement option - Extended claims reporting period - 3 years - Government mandated recall coverage - Prop 65 coverage
Amusements - Minimum Premium starting at \$10,000 - Trampoline Parks: \$45,000 - Waterparks: \$50,000 - Inflatable / Bounce House Rentals: \$17,500	 Amusement Parks / Waterparks Equipment Rental Inflatable / Bounce House Rentals Lessor's Risk Special Events Trampoline Parks 	
<u>Liquor Liability</u> - Monoline or Package with GL - Minimum Premium : \$5,000	 Banquet Halls Bars / Taverns Bartenders Breweries Casinos Catering Distilleries Packaged Liquor / Grocery Stores Hotels / Motels Restaurants Sports Bars Wineries Wineries 	 Excluded States: Alabama, Alaska, District of Columbia, Iowa, US Protectorates Excluded Classes: Concert Venues; Firearms on premises; Gentlemen's Clubs; Mosh Pits; Under 21 Nights.

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