



# AGENT GUIDE

## 2020

Providing Peace of Mind Since 1843

FREDERICK MUTUAL PROVIDES PROPERTY AND CASUALTY COVERAGE FOR HOMEOWNERS, RENTERS, SMALL BUSINESSES AND ARTISAN CONTRACTORS IN MARYLAND, VIRGINIA, D.C., DELAWARE, PENNSYLVANIA AND NORTH CAROLINA.

# Frederick Mutual Agent Guide

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## PRESIDENT'S LETTER

**This year, Frederick Mutual Insurance Company celebrates 177 years in business. We are the third oldest insurance company in Maryland and the ninth oldest in the United States. Click here <https://www.frederickmutual.com/our-history> to view snapshot of our rich history in the Frederick community.**

**While continuously operating and serving agents and policyholders in Maryland, we expanded our operating territory and product offerings into Delaware, Pennsylvania, Virginia, North Carolina and the District of Columbia.**

**Frederick Mutual has grown in breadth the past three years, while holding true to the core principles of our founders, to ensure sustainable profitable growth, longevity, competitive products for our insureds, and profit-sharing for our agents.**

**These same core principles enabled Frederick Mutual to adeptly navigate through economic, climate and technological changes throughout the centuries. While we finished 2019 with strong financial results, we are cognizant of the challenges upon all of us in 2020.**

**Product innovation is our primary objective for 2020. The commercial Secure BOP™ product provides comprehensive, competitive coverage for a multitude of business types such as apartments, office buildings, retail establishments, service organizations, and contractors domiciled in the states where we conduct business. We welcomed 1,788 new commercial policyholders to the FMIC family. We are looking forward to welcoming additional policyholders as we implement the remaining new products throughout 2020.**

**These products paired with our profit-sharing program maximize our agency relationships. Our profit-sharing program incentivizes profitable growth which enables agencies to reinvest in their companies, for future growth. Our current and future policyholders benefit from collective good results through better rates and competitive products to protect their assets.**

**We will continue to mobilize our philanthropy with intentionality, supporting the community where there is greatest societal need, particularly those people and organizations that have been impacted most by the COVID-19 pandemic.**

*Nancy Newmister, President & CEO*





## SERVICING & PAYMENT INFORMATION

personallines@frederickmutual.com ...or fax policy change requests to (301) 662- 2053

commlines@frederickmutual.com ...or fax policy change requests to (301) 663-9026

claims@frederickmutual.com ...or fax a claim to (240) 405-1895

helpdesk@frederickmutual.com... IT Assistance

Dedicated Agent Support Center - (301) 304-1843

Press 1 - Commercial, 2 - Personal, 3 - Claims, 4 - Billing, 5 -Agency Portal Logins & Licensing, 6 - Other

Dedicated Claim Support Center - (301) 264-8900

Press 1 - New Claim, 2 - Existing Claims

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### **Commercial Lines - Pay Plans**

We offer payment plans based upon the following:

Premium ≤ \$500 eligible for Annual pay

Premium \$501 - \$1,000 eligible for Annual or 2 pay

Premium \$1,001 - \$2,500 eligible for Annual, 2 pay, 3 pay, or 4 pay

Premium > \$2,500 eligible for Annual, 2 pay, 3 pay, 4 pay, 6 pay, or 9 pay

### **Personal Lines - Pay Plans**

We offer the same payment plans as listed above without the premium requirements, as well as: 12 pay - 8.33% due monthly utilizing Automated Recurring Billing. A valid email address is required.

\*\*All pay plans are eligible for Automated Recurring Payments. \$5 installment fee applies to each installment including the first. Automated Recurring Payments includes an EFT from a bank account or on a credit card. \$25 Nonsufficient Funds (NSF) fee applies to each instance.

Fax policy change requests to (301) 662-2053

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Payments online: frederickmutual.com

Payment by phone (240) 405-1888

General information info@frederickmutual.com

Our normal business hours are Monday – Friday from 8:30- 5:00pm



## TECHNOLOGY SPECIFICATIONS

We would like to ensure all FMIC appointed agencies have an optimal user experience when interacting with our Agency Portal system. To accomplish this, please have the comprehensive domain list below deemed acceptable by your Agency's IT personnel or vendor:

**The FMIC Agency Portal is at <https://portal.frederickmutual.com>**

Save this link to your Favorites or Bookmarks! This is direct access to our Agency Portal with just one click to login! Please remove any old FMIC bookmarks from your links, saved favorites, or bookmarks folder as they will not function.

Your Agency's IT personnel or vendor will need to whitelist the following domains for http and https:

<https://portal.frederickmutual.com>

<https://payment.frederickmutual.com>

<https://account.frederickmutual.com>

<https://claims.frederickmutual.com>

<https://resources.frederickmutual.com>

<https://sbop.frederickmutual.com>

<https://fmic-dfx.vmm.com>

<https://whoson.fredmut.com>

By taking these steps, you can continue the same ease of doing business with Frederick Mutual. If you have further questions, please contact your Underwriter.



## AGENT GUIDE INTRODUCTION

We are excited to share our agent guide with you as a valuable reference for your agency. The new Frederick Mutual Secure™ Businessowners product expanded our commercial appetite, offering comprehensive coverage for over **345** classes of business. Below is a listing of our preferred target markets with the subsequent pages of our appetite being presented in alphabetical order. We value your feedback and appreciate the opportunity to grow profitably together. Happy selling!

Offices

Processing & Service

Retail

Artisan Contractors

Apartments

Wholesale & Distributor

By taking these steps, you can continue the same ease of doing business with Frederick Mutual. If you have further questions, please contact your underwriter.



## PRODUCT AVAILABILITY BY STATE

	<b>DE</b>	<b>MD</b>	<b>PA</b>	<b>VA</b>	<b>D.C.</b>	<b>NC</b>
<b>SBOP™</b>	X	X	X	X	X	X
Commercial Auto		X	X			
Commercial Umbrella	X	X	X	X	X	X
Homeowners (HO3, HO-4, HO-6)		X	X			
Dwelling Fire		X				
Personal Umbrella		X				
Equipment Breakdown (SBOP™)	X	X	X	X	X	X
Miscellaneous Professional (Select SBOP™ Classes)	X	X	X	X	X	X
Contractors E&O (select SBOP™ classes)	X	X	X	X	X	X
Employment Practices Liability (SBOP™)	X	X	X	X	X	X
Home Systems Protection (Homeowners & Dwelling Fire)		X	X			
Service Line (Homeowners & Dwelling Fire)		X	X			



## FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

### Target Market Snapshot - Apartments

Protection for apartment buildings, business personal property and associated liability exposures.

Target Market: Apartment complexes with valuation up to \$5,000,000 per building, 6 stories, \$15,000,000 Total Insured Value, and 15 locations per policy.

### SECURE ADVANTAGE™ ENHANCEMENT ENDORSEMENT HIGHLIGHTS



- » Newly Acquired Buildings \$500,000
- » Tenant Move-Back Expenses \$25,000
- » Money Orders and Counterfeit Money \$10,000
- » Outdoor Property coverage for trees, shrubs, and plants \$15,000/\$2,500
- » BP 17 24 01 10 Condominiums, Co-Ops, Associations -Directors & Officers Liability Endorsement Available with Limits up to \$100,000

Included Coverage Highlight:  
Lock Replacement \$2,500

\*\*As an added benefit, FMIC offers Equipment Breakdown with Electronic Circuitry Impairment underwritten by The Hartford Steam Boiler Inspection and Insurance Company. This coverage is automatically included if there is a Property coverage limit on the policy.





FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

Apartments: Appetite Guide	
<b>Apartment Building: 4 families or fewer, with no office occupancy – includes 3 or 4 family lessor’s risk only</b>	<b>65144</b>
<b>Apartment Building: 4 families or fewer, with office occupancy - includes 3 or 4 family lessors risk only and garden apartments</b>	<b>65145</b>
<b>Apartment Building: Over 4 families with office occupancy</b>	<b>65147</b>
<b>Apartment Building: Over 4 families with no office occupancy</b>	<b>65146</b>
<b>Dwellings - Three or Four Family (Lessor’s Risk Only) - No Mercantile Occupancy</b>	<b>65141</b>
<b>Dwellings - Three or Four Family (Lessor’s Risk Only) - Residential Condominiums</b>	<b>69145</b>
<b>Dwellings - Three or Four Family (Lessor’s Risk Only) - With Mercantile Occupancy</b>	<b>65142</b>
<b>Townhouses or Similar Associations - 4 families or fewer, with mercantile or office occupancy - includes 3 or 4 family lessor’s risk only &amp; garden apartments</b>	<b>65142</b>
<b>Townhouses or Similar Associations - 4 families or fewer, with no mercantile or office occupancy - includes 3 or 4 family lessor’s risk only</b>	<b>65141</b>
<b>Townhouses or Similar Associations - over 4 families with mercantile or office occupancy</b>	<b>65133</b>
<b>Townhouses or Similar Associations - over 4 families with no mercantile or office occupancy</b>	<b>65132</b>

**Green:** Preferred

**Yellow:** Moderate risk

**Red:** Requires higher degree of underwriting.



## FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

### Target Market Snapshot - Contractors

Liability and property protection for the small to mid-size, commercial and residential contractor. Target Market: Contractors with up to \$1,000,000 in payroll, 3 years in business (or related field), and up to 25% of annual receipts arising out of subcontracted work.

#### **Contractors' Enhancement Endorsement Highlights:**

Blanket Additional Insured included when required by contract  
 Contractor's Installation and Tools & Equipment included  
 (see chart below for limits)  
 Voluntary Property Damage (see chart below for available limits)  
 Primary and Non-Contributory included  
 Per location and per project aggregate included

Contractors Coverage	Base Form	Secure Contractors Plus Flat charge \$200	Secure Contractors Advantage Flat charge \$300
Blanket Additional Insured- Lessor of Leased Equipment (when written contract in place)	N/A	Included	Included
Blanket Additional Insured- Owners, lessees or contractors- with additional insured requirement in construction contract	N/A	Included	Included
Blanket waiver of transfer or Rights of Recovery Against Others to us (when required by contract)	N/A	Included	Included
Contractor's Installation (property at each covered job site/ all covered job sites combined)	N/A	\$3,000/\$9,000	\$5,000/\$15,000
Contractor's Tools and Equipment Coverage (Blanket/not in excess of for any one item)	N/A	\$10,000/\$500	\$20,000/\$2,000
Employee's Tools (Blanket/not in excess of for any one item/ Total for any one employee)	N/A	\$3000/\$250/\$500	\$5000/\$250/\$500
Non-owned tools and equipment coverage (leased and rented)	N/A	\$25,000	\$50,000
Property at a temporary storage location	N/A	\$5,000	\$10,000
Property in transition	N/A	\$5,000	\$10,000
Voluntary property damage (Per occurrence/annual aggregate)	N/A	\$5,000/\$10,000	\$10,000/\$20,000
Primary and non contributory	N/A	Included	Included
Per Location Aggregate	N/A	Included	Included

\*\*As an added benefit, we offer Contractors E&O Coverage underwritten by The Hartford Steam Boiler Inspection and Insurance Company. See page 29 for a listing of eligible classes for Contractor's E&O.



## FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

### Appetite Guide: Contractors

<b>Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops). Office</b>	<b>74011</b>
<b>Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops). Shop</b>	<b>74021</b>
<b>Appliances &amp; Accessories - Installation, Service or Repair - Commercial (Not including TV or Radio). Office *Underwriter Referral Required</b>	<b>74071</b>
<b>Appliances &amp; Accessories - Installation, Service or Repair - Commercial (Not including TV or Radio). Shop *Underwriter Referral Required</b>	<b>74081</b>
<b>Appliances &amp; Accessories - Installation, Service or Repair- Household (Not including TV or Radio). Office</b>	<b>74101</b>
<b>Appliances &amp; Accessories - Installation, Service or Repair- Household (Not including TV or Radio). Shop</b>	<b>74111</b>
<b>Carpentry - Construction of Residential Property - Not exceeding 3 stories in height. Office. This classification includes construction of private garages in connection with such residential property. This classification also includes incidental shop work</b>	<b>74161</b>
<b>Carpentry - Construction of Residential Property - Not exceeding 3 stories in height. Shop. This classification includes construction of private garages in connection with such residential property. This classification also includes incidental shop work</b>	<b>74171</b>
<b>Carpentry - Interior - Office. This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet. flooring. This classification is not applicable to contractors engage in any other carpentry operations at the same job or location. This classification also includes incidental shop work.</b>	<b>74221</b>
<b>Carpentry - Interior - Shop. This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet. flooring. This classification is not applicable to contractors engage in any other carpentry operations at the same job or location. This classification also includes incidental shop work</b>	<b>74231</b>
<b>Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises - Office</b>	<b>74231</b>
<b>Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises - Shop</b>	<b>74261</b>
<b>Ceiling or Wall Installation - Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office</b>	<b>74281</b>
<b>Ceiling or Wall Installation - Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop</b>	<b>74291</b>
<b>Concrete Construction - Office</b>	<b>74341</b>
<b>Concrete Construction - Shop</b>	<b>74351</b>
<b>Door, Window or Assembled Millwork - Installation - Metal only (other than metal should be classified as carpentry) - Office</b>	<b>74411</b>
<b>Door, Window or Assembled Millwork - Installation - Metal only (other than metal should be classified as carpentry) - Shop</b>	<b>74421</b>
<b>Driveway, Parking Area or Sidewalk Repair- Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Office</b>	<b>74471</b>
<b>Driveway, Parking Area or Sidewalk Repair- Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Shop</b>	<b>74481</b>



## FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

Dry Wall or Wallboard Installation - Office	<b>74501</b>
Dry Wall or Wallboard Installation - Shop	<b>74511</b>
Electrical Work - Within Buildings - Office	<b>74561</b>
Electrical Work - Within Buildings - Shop	<b>74541</b>
Fence Erection - Office	<b>74591</b>
Fence Erection - Shop	<b>74601</b>
Floor Covering - Installation - Not Ceramic Tile or Stone - Office	<b>74651</b>
Floor Covering - Installation - Not Ceramic Tile or Stone - Shop	<b>74661</b>
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood- Office	<b>74681</b>
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood - Shop	<b>74691</b>
Glass Dealers and Glaziers- Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Office	<b>74741</b>
Glass Dealers and Glaziers- Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Shop	<b>74751</b>
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	<b>74771</b>
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes displayrooms and shops) - Shop	<b>74781</b>
House Furnishings Installation - NOC (includes incidental upholstering and floor covering installation) - Office	<b>74831</b>
House Furnishings Installation - NOC (includes incidental upholstering and floor covering installation) - Shop	<b>74841</b>
Interior Decorators - Office	<b>74861</b>
Interior Decorators - Shop	<b>74871</b>
Landscape Gardening - No Tree Removal or Excavation - Office	<b>74891</b>
Landscape Gardening - No Tree Removal or Excavation - Shop	<b>74901</b>
Lawn Sprinkler Installation - Office	<b>74951</b>
Lawn Sprinkler Installation - Shop	<b>74961</b>
Masonry - Office	<b>75511</b>
Masonry - Shop	<b>75521</b>
Cleaning Service Residential - Office	<b>76221</b>
Cleaning Service Residential - Shop	<b>76231</b>
Metal Erection - Decorative or Artistic - Office	<b>75541</b>
Metal Erection - Decorative or Artistic - Shop	<b>75551</b>



## Frederick Mutual Secure™ Businessowners Policy

<b>Painting - Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Office</b>	<b>75601</b>
<b>Painting - Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Shop</b>	<b>75611</b>
<b>Painting - Interior Buildings or Structures - Office</b>	<b>75631</b>
<b>Painting - Interior Buildings or Structures - Shop</b>	<b>75641</b>
<b>Paper Hanging - Office</b>	<b>75691</b>
<b>Paper Hanging - Shop</b>	<b>75701</b>
<b>Permanent Yards - Maintenance or Storage</b>	<b>74361</b>
<b>Plastering or Stucco Work - Office</b>	<b>75751</b>
<b>Plastering or Stucco Work - Shop</b>	<b>75761</b>
<b>Plumbing - Commercial (Not Industrial) - Office *Underwriter Referral Required</b>	<b>75781</b>
<b>Plumbing - Commercial (Not Industrial) - Shop *Underwriter Referral Required</b>	<b>75791</b>
<b>Plumbing - Residential or Domestic - Office</b>	<b>75811</b>
<b>Plumbing - Residential or Domestic - Shop</b>	<b>75821</b>
<b>Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial - Office *Underwriter Referral Required</b>	<b>75871</b>
<b>Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial - Shop *Underwriter Referral Required</b>	<b>75881</b>
<b>Residential Cleaning Service - Office</b>	<b>76221</b>
<b>Residential Cleaning Service - Shop</b>	<b>76231</b>
<b>Roofing - Residential - Office *Underwriter Referral Required</b>	<b>75931</b>
<b>Roofing - Residential - Shop *Underwriter Referral Required</b>	<b>75941</b>
<b>Septic Tank Systems - Cleaning - Office</b>	<b>75961</b>
<b>Septic Tank Systems - Cleaning - Shop</b>	<b>75971</b>
<b>Siding Installation - 3 stories or less in height (wood siding installation should be classified as carpentry. Office</b>	<b>76021</b>
<b>Siding Installation - 3 stories or less in height (wood siding installation should be classified as carpentry. Shop</b>	<b>76031</b>
<b>Sign Painting or Lettering - Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Office</b>	<b>76051</b>
<b>Sign Painting or Lettering - Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Shop</b>	<b>76061</b>
<b>Tile, Stone, Marble Mosaic or Terrazzo Work - Interior Construction (includes incidental exterior work. Office</b>	<b>76111</b>
<b>Tile, Stone, Marble Mosaic or Terrazzo Work - Interior Construction (includes incidental exterior work. Shop</b>	<b>76121</b>
<b>Window Cleaning - 3 stories or less in height - Office</b>	<b>76171</b>
<b>Window Cleaning - 3 stories or less in height - Shop</b>	<b>76181</b>



## Frederick Mutual Secure™ Businessowners Policy

### Target Market Snapshot - Offices

Property and liability coverage for office buildings with tenants ranging from medical practices to accountants, veterinary hospitals, and many more.

Target Market: Office buildings up to 100,000 square feet and 6 stories, and building owners that updated major systems within the last 25 years.

### **SECURE ADVANTAGE™ ENHANCEMENT ENDORSEMENT HIGHLIGHTS:**

Interruption of Computer Operations \$50,000

Accounts Receivable \$100,000

Valuable Papers & Records \$50,000

Employee Dishonesty \$20,000

Business Income - Ordinary Payroll 180 days



\*\*As an added benefit, FMIC offers Miscellaneous Professional Liability Coverage underwritten by The Hartford Steam Boiler Inspection and Insurance Company. See page 30 for a full listing of classes eligible for Miscellaneous Professional Liability Coverage.





## FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

### Appetite Guide- Offices

Accounting Service - CPA's - Lessors Risk Only	<b>63631</b>
Accounting Service - CPA's - Office	<b>63631</b>
Accounting Service - except CPA's - Lessors Risk Only	<b>63611</b>
Accounting Service - except CPA's - Office	<b>63611</b>
Advertising & Related Services - Lessors Risk Only	<b>63651</b>
Advertising & Related Services - Office	<b>63651</b>
Bookkeeping Services - Lessors Risk Only	<b>63671</b>
Bookkeeping Services - Office	<b>63671</b>
Credit Reporting Agencies - Lessors Risk Only	<b>63721</b>
Credit Reporting Agencies - Office	<b>63721</b>
Engineers or Architects - Consulting - Not engaged in actual construction - Lessors Risk Only	<b>63781</b>
Engineers or Architects - Consulting - Not engaged in actual construction - Office	<b>63781</b>
Health Maintenance Organization – Lessors Risk Only	<b>63811</b>
Health Maintenance Organization - Office	<b>63811</b>
Inspection & Appraisal Companies - Inspection for insurance or valuation purposes - Lessors Risk Only	<b>63831</b>
Inspection & Appraisal Companies - Inspection for insurance or valuation purposes - Office	<b>63831</b>
Insurance Agents - Lessors Risk Only	<b>63851</b>
Insurance Agents - Office	<b>63851</b>
Interior Decorators – Lessors Risk Only	<b>63871</b>
Interior Decorators - Office	<b>63871</b>
Lawyers (Personal Injury & Advertising Injury Endorsement BP0437 OR Exclusion - Personal Injury & Advertising Injury - Lawyers Endorsement BP14 15 must be attached). Lessors Risk Only	<b>63921</b>
Lawyers (Personal Injury & Advertising Injury Endorsement BP0437 OR Exclusion - Personal Injury & Advertising Injury - Lawyers Endorsement BP14 15 must be attached). Office	<b>63921</b>
Manufacturers' Representatives - Lessors Risk Only	<b>63941</b>
Manufacturers' Representatives - Office	<b>63941</b>



FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

Appetite Guide - Offices (continued...)	
Marine Appraisers or Surveyors - Lessors Risk Only	63961
Marine Appraisers or Surveyors - Office	63961
Medical Offices - Lessors Risk Only	63981
Medical Offices - Office	63981
Not Otherwise Classified - Lessors Risk Only	65171
Not Otherwise Classified - Office	65171
Payroll Accounting Services - Lessors Risk Only	64011
Payroll Accounting Services - Office	64011
Real Estate Agents - Lessors Risk Only	64061
Real Estate Agents - Office	64061
Ticket Agencies - Other Than Theatrical - Lessors Risk Only	64141
Ticket Agencies - Other Than Theatrical - Office	64141
Ticket Agencies - Theatrical - Lessors Risk Only	64121
Ticket Agencies - Theatrical - Office	64121
Title Agents - Lessors Risk Only	64161
Title Agents - Office	64161
Veterinarians Office - Lessors Risk Only	64181
Veterinarians Office - Office	64181
Water Companies - Lessors Risk Only	65111
Water Companies - Office	65111





## FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

### Target Market Snapshot - Processing & Service

Offering liability and business personal property coverage for a wide variety of service oriented businesses.

Target Market: Processing and Service businesses up to 35,000 square feet, \$10,000,000 annual sales per location, and 25% annual gross sales from off-premise operations.

#### **SECURE ADVANTAGE™ ENHANCEMENT ENDORSEMENT HIGHLIGHTS:**

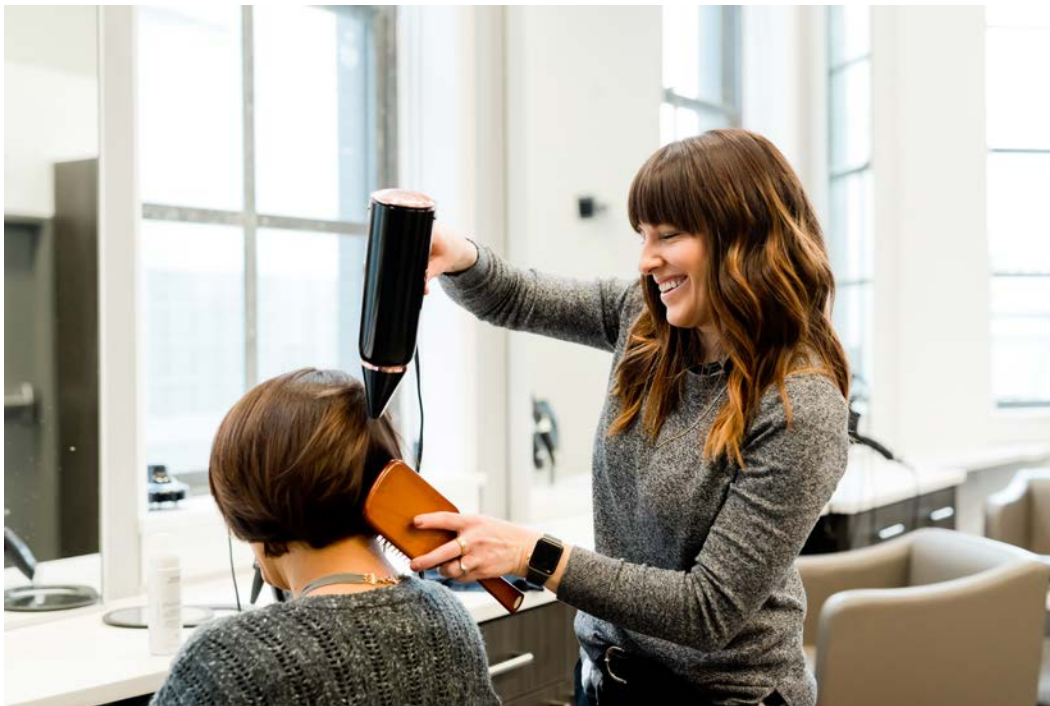
Personal Effects \$15,000

Expediting Expenses \$10,000

Personal Property Off Premises \$50,000

Jewelry (Theft) \$5,000

Money & Securities \$20,000 (Additional limit)



\*\*As an added benefit, FMIC offers Miscellaneous Professional Liability Coverage underwritten by The Hartford Steam Boiler Inspection and Insurance Company. See page 29 for a full listing of classes eligible for Miscellaneous Professional Liability Coverage.



## Frederick Mutual Secure™ Businessowners Policy

Appetite Guide - Processing & Service	
<b>Appliances &amp; Accessories - installation, servicing or repair - Commercial or Household</b>	<b>71212</b>
<b>Barber Shops</b>	<b>71332</b>
<b>Beauty Parlors and Hair Styling Salons</b>	<b>71952</b>
<b>Catalog or Premium Coupon Redemption Stores</b>	<b>73905</b>
<b>Copying &amp; Duplicating Stores</b>	<b>71877</b>
<b>Dental Laboratories</b>	<b>71444</b>
<b>Engraving</b>	<b>71842</b>
<b>Funeral Homes or Chapels</b>	<b>71865</b>
<b>Jewelry Repair</b>	<b>71941</b>
<b>Laundromat (Self-service) Non-supervised</b>	<b>09541</b>
<b>Laundromat (Self-service) Supervised</b>	<b>09531</b>
<b>Laundry &amp; Dry Cleaning or Dyeing Receiving Stations</b>	<b>71811</b>
<b>Laundry &amp; Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and having other combustible hydrocarbon solvents) and having less than 3 pick-up stations</b>	<b>09501</b>
<b>Laundry &amp; Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations</b>	<b>09521</b>
<b>Lithographing</b>	<b>71855</b>
<b>Mailbox or Packaging Stores - Packaging Services (except packing &amp; crating for transportation)</b>	<b>71837</b>
<b>Mailbox or Packaging Stores - Packing &amp; Preparing Goods for Shipping</b>	<b>71837</b>
<b>Mailing or Addressing Companies - Direct Mailing Companies</b>	<b>71837</b>
<b>Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers</b>	<b>71837</b>
<b>Nail Salons</b>	<b>71952</b>
<b>Photoengraving</b>	<b>71888</b>
<b>Photographers</b>	<b>71899</b>
<b>Printing</b>	<b>71912</b>
<b>Shoe Stores - Repair</b>	<b>71926</b>
<b>Tailoring or Dressmaking Establishments - Custom</b>	<b>71961</b>
<b>Taxidermists</b>	<b>71976</b>
<b>Television or Radio Receiving Set Installation or Repair</b>	<b>71921</b>



## Frederick Mutual Secure™ Businessowners Policy

### Target Market Snapshot - Retail

Building and/or business personal property coverage for main street retail establishments.  
Target Market: Retail businesses up to 35,000 square feet, \$10,000,000 in annual sales per location, and 25% annual gross sales from off-premises operations.

#### **SECURE ADVANTAGE™ ENHANCEMENT ENDORSEMENT HIGHLIGHTS:**

Personal Effects \$15,000  
Expediting Expenses \$10,000  
Personal Property Off Premises \$50,000  
Jewelry (Theft) \$5,000  
Money & Securities \$20,000 (Additional limit)



\*\*As an added benefit, FMIC offers Employment Practices Liability underwritten by The Hartford Steam Boiler Inspection and Insurance Company. See page 28 for details.



## Frederick Mutual Secure™ Businessowners Policy

Appetite Guide - Retail	
Air Conditioning Equipment - Retail Only	59999
Antique Stores	59235
Appliance Stores - Household Appliances & Home Furnishings	57224
Appliance Stores - Radio, Television & Phonographic Stores (including parts & supplies)	57326
Army and Navy Stores	53983
Art Galleries	84112
Auctioneers - Sales conducted away from the insured's premises	59999
Auctions - On premises owned or rented by the insured	59999
Automobile Parts & Supplies - Retail Stores (Including Tires)	55313
Bakeries - Retail (no baking on premises)	54606
Bakeries - Retail (with baking on premises)	71311
Bicycle Shops - Repair and Maintenance Shops without Retail	59505
Bicycle Shops - Retail	59505
Bone, Horn and Ivory Products - Retail	59999
Bookbinding & Printing Supplies - Retail	50812
Books & Magazine Stores - New	59425
Books & Magazine Stores - Used	59425
Building Materials - Contractors Equipment Dealers - Other than Secondhand Material	52114
Building Materials - Contractors Equipment Dealers - Secondhand Material	52114
Camera & Photographic Equipment - Retail Only	59955
Candy or Confectionary Stores - Manufacturing from Purchased Chocolate on Premises	54467
Candy or Confectionary Stores - No Manufacturing	54457
Candy or Confectionary Stores - Non-chocolate Confectionary Manufacturing on Premises	54477
Ceramics - Retail Only	59999
Clothing or Wearing Apparel - Retail: Children's and Infants' Wear	56413
Clothing or Wearing Apparel - Retail: Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214
Clothing or Wearing Apparel - Retail: Clothing - Men's and Boys' (Coats and Suits)	56114
Clothing or Wearing Apparel - Retail: Fabric Stores (Including Millinery & Trimmings)	56311



## FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

Appetite Guide - Retail (continued...)	
Clothing or Wearing Apparel – Retail: Family Clothing Stores	56325
Clothing or Wearing Apparel – Retail: Furs (Including Pelts)	56814
Clothing or Wearing Apparel – Retail: Haberdashy and Men’s Furnishings	56113
Clothing or Wearing Apparel - Retail: Hosiery	56313
Clothing or Wearing Apparel - Retail: Ladies’ Specialty Stores	56319
Clothing or Wearing Apparel - Retail: Ladies’ Specialty Stores	56312
Clothing or Wearing Apparel - Retail: Leather Products or Hide Stores	56992
Clothing or Wearing Apparel - Retail: Men’s and Boys’ Hats & Caps	50333
Clothing or Wearing Apparel - Retail: Shoe Stores - Children’s, Ladies & Men’s	56613
Clothing or Wearing Apparel - Retail: Sporting Goods & Athletic Apparel	59526
Clothing or Wearing Apparel - Retail: Wigs	59993
Collectibles & Memorabilia: Retail	59992
Computer Stores	57326
Dairy Products or Butter and Egg Stores (including ice cream)	54516
Delicatessens - Primarily retailing a range of grocery items and meats (use Fast Food or limited Cooking Restaurant classification for Delicatessen Restaurant)	54116
Department Stores	53127
Dry Goods Dealers - Retail - including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985
Electrical Lighting Stores	59999
Electronics Stores	57326
Fabric - Stores	56311
Feed, Grain or Hay Dealers	59625
Fence Dealers	59999
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134
Floor Covering - Stores - Wood or Ceramic Tile Only	57134
Florists - Retail	59685
Fruit or Vegetable - Dealers	54315
Fur - Garments and Pelts - Retail Only	56814
Furniture - Upholstered - Retail Only	57121
Furniture - Wood or Metal - Retail Only	57128
Gardening & Light Farming Supply - Retail	59698
Gift Shops	59994





## FREDERICK MUTUAL SECURE™ BUSINESSOWNERS POLICY

Appetite Guide - Retail (continued...)	
Glass Dealers & Glaziers - Retail Only	<b>57155</b>
Hardware & Tools - Retail	<b>52512</b>
Health or Natural Food Stores - with an area at least 4,000 square feet	<b>54127</b>
Health or Natural Food Stores - with an area less than 4,000 square feet	<b>54136</b>
Hearing Aid - Retail	<b>59974</b>
Hobby, Craft or Artists' Supply - Retail	<b>59995</b>
Home Furnishing Stores	<b>57224</b>
Home Improvement Stores	<b>53989</b>
Janitorial Supplies - Retail	<b>59999</b>
Jewelry - Retail - Costume	<b>59715</b>
Jewelry - Retail - Precious	<b>59715</b>
Junk Dealers	<b>59981</b>
Leather Products or Hide Stores - Retail Only	<b>56992</b>
Locksmiths	<b>52512</b>
Luggage Goods - Retail Only	<b>59999</b>
Mail Order Houses - Retail Only	<b>59999</b>
Marble Products - Retail Only	<b>59999</b>
Metal Dealers	<b>59999</b>
Music Stores - Pre-recorded	<b>57338</b>
Musical Instrument Stores	<b>57334</b>
Newsstands	<b>59935</b>
Office Machines or Appliances - Distributors - No Repair	<b>50691</b>
Office Machines or Appliances - Retail - No Repair	<b>50925</b>
Optical Goods - Retail	<b>59954</b>
Paint, Wallpaper or Wallcovering Stores	<b>52322</b>
Painting, Picture or Frame Stores	<b>59999</b>
Paper & Paper Products, Rag or Rubber Stock Dealers - Secondhand	<b>50928</b>
Pet Stores	<b>59997</b>
Photographic Equipment - Retail Only	<b>59955</b>
Plumbing Supplies & Fixtures - Retail	<b>59999</b>
Powered Equipment Dealers	<b>50819</b>
Precision & Scientific Tools & Instruments - Retail	<b>50811</b>
Refrigeration Equipment - Commercial - Retail	<b>59983</b>
Retail Stores - (Not Otherwise Classified)	<b>59999</b>



## Frederick Mutual Secure™ Businessowners Policy

### Appetite Guide - Retail (continued...)

<b>Sewing Machine Stores</b>	<b>57223</b>
<b>Ship Chandler Stores</b>	<b>59999</b>
<b>Shoe Stores - Retail</b>	<b>56613</b>
<b>Sporting Goods or Athletic Equipment Stores (Including Apparel)</b>	<b>59526</b>
<b>Stationery or Paper Products - Retail</b>	<b>59435</b>
<b>Straw &amp; Straw Products - Retail Only</b>	<b>59999</b>
<b>Trophy Stores</b>	<b>59996</b>
<b>Variety Stores - Discount Houses</b>	<b>53315</b>
<b>Variety Stores - Retail</b>	<b>53317</b>
<b>Wigs - Retail Only</b>	<b>59993</b>
<b>Wood Products - Not Otherwise Classified - Retail Only</b>	<b>50943</b>



## Frederick Mutual Secure™ Businessowners Policy

### Target Market Snapshot - Wholesale & Distributors

Liability coverage designed for the Wholesale/Distributor, as well as, building and business personal property coverage for inventory and equipment.

Target Market: Wholesale/Distributors with buildings up to 35,000 square feet, \$10,000,000 annual sales per location, and system updates in the last 25 years.

### **SECURE ADVANTAGE™ ENHANCEMENT ENDORSEMENT HIGHLIGHTS:**

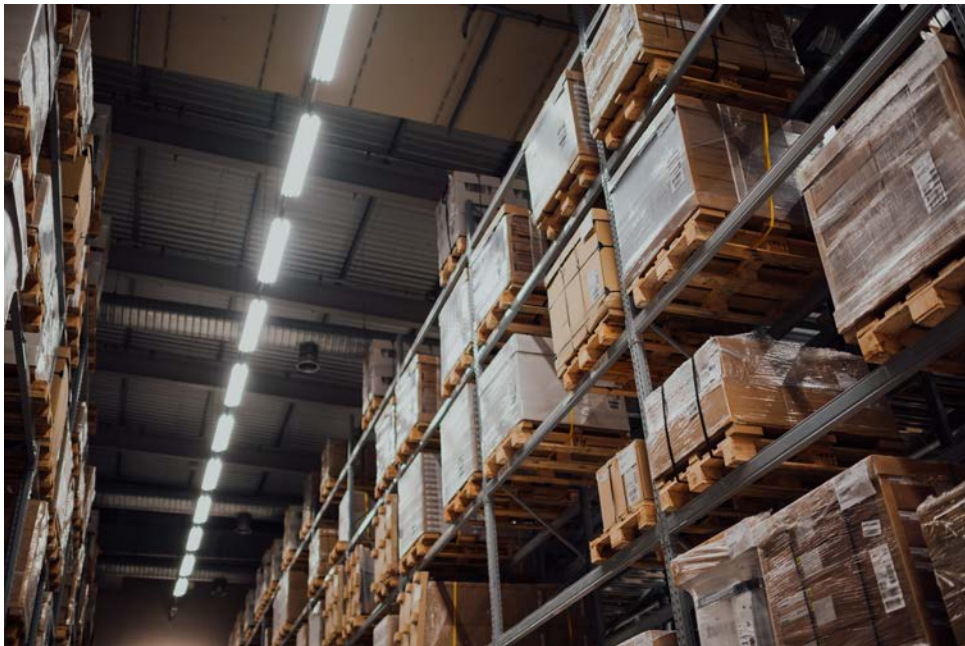
Electronic Data \$50,000

Selling Price Valuation \$50,000

Newly Acquired BPP \$300,000

Pollutant Clean-up & Removal \$25,000

BPP Premises Boundary up to 1,000 feet



\*\*As an added benefit, FMIC offers Equipment Breakdown with Electronic Circuitry Impairment underwritten by The Hartford Steam Boiler Inspection and Insurance Company. See page 31 for coverage details.





## Frederick Mutual Secure™ Businessowners Policy

### Appetite Guide - Wholesale & Distributors

<b>Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only</b>	<b>56325</b>
<b>Appliance Distributors - Household &amp; Home Furnishings</b>	<b>56814</b>
<b>Appliance Distributors - Household Types - Radio, Television or Compact Disc Players</b>	<b>56113</b>
<b>Automobile Parts &amp; Supplies - Distributors</b>	<b>56313</b>
<b>Bakeries - Distributors</b>	<b>56319</b>
<b>Barber or Beauty Shop Supplies Distributors (no repackaging or re-labeling)</b>	<b>56312</b>
<b>Bookbinding &amp; Printing Supplies - Distributor</b>	<b>56992</b>
<b>Clothing or Wearing Apparel - Distributors: Men's and Boy's Clothing and Furnishings</b>	<b>50333</b>
<b>Clothing or Wearing Apparel - Distributors: Women's, Children's, Infants', Clothing and accessories</b>	<b>56613</b>
<b>Collectibles &amp; Memorabilia: Distributors</b>	<b>59526</b>
<b>Equipment, Fixtures or Supplies Distributors - Office and Store Equipment</b>	<b>59993</b>
<b>Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment</b>	<b>59992</b>
<b>Fabric - Distributors</b>	<b>57326</b>
<b>Floor Covering - Distributors</b>	<b>54516</b>
<b>Florists - Distributors</b>	<b>54116</b>
<b>Fruit or Vegetable - Distributors</b>	<b>53127</b>
<b>Gardening &amp; Light Farming Supply - Distributors</b>	<b>53985</b>
<b>Hardware &amp; Tools - Distributors</b>	<b>59999</b>
<b>Hearing Aid - Distributors</b>	<b>57326</b>
<b>Heating or Combined Heating &amp; Air Conditioning Equipment - Distributors Only</b>	<b>56311</b>
<b>Hobby, Craft or Artists' Supply - Distributors</b>	<b>59625</b>
<b>Janitorial Supplies - Distributors</b>	<b>59999</b>
<b>Jewelry - Distributors</b>	<b>57134</b>
<b>Optical Goods - Distributors</b>	<b>57134</b>
<b>Plumbing Supplies &amp; Fixtures - Distributors</b>	<b>59685</b>
<b>Refrigeration Equipment - Commercial - Distributors</b>	<b>54315</b>
<b>Stationery or Paper Products - Paper (e.g., fine, printing, writing), bulk, wholesaling</b>	<b>56814</b>
<b>Stationery or Paper Products - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling</b>	<b>57121</b>
<b>Furniture - Wood or Metal - Retail Only</b>	<b>57128</b>



## Frederick Mutual Secure™ Businessowners Policy

### Frederick Mutual Secure™ Enhancements Summary

Property Coverage	Base Form	Secure Plus™ Endorsement	Secure Advantage™ Endorsement
Accounts Receivable	\$10,000	\$50,000	\$100,000
BPP Premises Boundary	100 feet	500 feet	1,000 feet
Brands & Labels	N/A	Included	Included
Bus. Income - Dependent Properties	\$5,000	\$25,000	\$50,000
Bus. Income - Dependent Properties begins __ hours after the time of direct physical loss...	72	48	24
Bus. Income & Extra Expense - Newly Acquired	N/A	\$100,000	\$250,000
Business Income - Ordinary Payroll	60 days	90 days	120 days
Business Personal Property in Portable Storage Units	\$10,000	\$25,000	\$50,000
Civil Authority coverage begins __ hours after the time of the first action...	72	48	24
Electronic Data	\$10,000	\$25,000	\$50,000
Employee Dishonesty (Additional Limit*)	N/A	\$15,000	\$20,000
Expediting Expenses	N/A	\$5,000	\$10,000
Fine Arts	N/A	\$15,000	\$25,000
Fire Department Service Charge	\$2,500	\$10,000	\$15,000
Fire Extinguisher System Recharge	\$5,000	Actual Loss	Actual Loss
Food Contamination	N/A	\$15,000	\$25,000
Forgery & Alteration	\$2,500	\$15,000	\$25,000
Furs (Theft)	\$2,500	\$5,000	\$10,000
Increased Cost of Construction	\$10,000	\$50,000	\$100,000
Interruption of Computer Operations	\$10,000	\$25,000	\$50,000
Jewelry (Theft)	\$2,500	\$5,000	\$5,000
Money & Securities (Additional Limit*)	N/A	\$15,000	\$20,000
Money Orders and Counterfeit Money	\$1,000	\$5,000	\$10,000
Newly Acquired Buildings	\$250,000	\$300,000	\$500,000
Newly Acquired Business Personal Property	\$100,000	\$200,000	\$300,000
Newly Acquired Period of Coverage	30 days	60 days	90 days
Outdoor Property (most we will pay / any one tree, shrub, plant)	\$2,500/\$1,000	\$10,000/2,500	\$15,000/\$2,500
Outdoor Signs (Additional Limit*)	N/A	\$10,000	\$15,000
Patterns/Dies/Molds (Theft)	\$2,500	\$5,000	\$10,000
Personal Effects	\$2,500	\$10,000	\$15,000

This is a summary of policy enhancements applicable to all eligible classes of business offered by Frederick Mutual Insurance Company. \*Coverage limit must be selected to be eligible for additional limits of coverage included in the extension endorsements. The Secure Advantage™ endorsement automatically attaches to all quotes. Coverage can be removed or replaced with an alternate enhancement endorsement.



## Frederick Mutal Secure™ Businessowners Policy

### Frederick Mutual Secure™ Enhancements Summary

<b>Property Coverage</b>	<b>Base Form</b>	<b>Secure Plus™ Endorsement</b>	<b>Secure Advantage™ Endorsement</b>
Personal Property Off Premises	\$10,000	\$25,000	\$50,000
Pollutant Clean-up & Removal	\$10,000	\$15,000	\$25,000
Reward Payment (leading to arrest & conviction and/or return of covered stolen property)	N/A	\$5,000	\$10,000
Salespersons Samples	N/A	\$2,500	\$5,000
Seasonal Increase	25%	35%	50%
Selling Price Valuation	N/A	\$25,000	\$50,000
Tenant Move-Back Expenses	N/A	\$15,000	\$25,000
Valuable Papers	\$10,000	\$25,000	\$50,000
Valuable Papers and Records	\$10,000	\$25,000	\$50,000
Water Backup & Sump Overflow	N/A	\$25,000	\$50,000

<b>Liability Coverage</b>	<b>Base Form</b>	<b>Secure Plus™ Endorsement</b>	<b>Secure Advantage™ Endorsement</b>
Bail Bonds	250	1500	2500
Loss of Earnings	\$250/day	\$1,500/day	\$2,500/day
Who is Insured - Newly Formed or Acquired	N/A	90 days	90 days
Per Location Aggregate	N/A	Incl	Incl
Primary and Non-Contributory	N/A	Incl	Incl

This is a summary of policy enhancements applicable to all eligible classes of business offered by Frederick Mutual Insurance Company.

The Secure Advantage™ endorsement automatically attaches to all quotes. Coverage can be removed or replaced with an alternate enhancement endorsement.



## Frederick Mutual Secure™ Businessowners Policy

### HSB Coverage Enhancements - Employment Practices Liability, Miscellaneous Professional Liability, and Contractors E&O

#### **Employment Practices Liability - Insurance for Small Business Employment Claims**

- Claims-made basis; defense costs within limits
- Liability and defense costs from alleged wrongful employment practices brought by employees, leased employees, volunteers, independent contractors and applicants for employment
- Prior acts
- Punitive damages where insurable under state law
- Third party for harassment and discrimination claims brought by business customers or vendors
- Optional Aggregate Limits of Liability ranging from: \$25,000 to \$250,000 including defense costs. Per claim deductible options are available from \$2,500 to \$25,000

#### **Miscellaneous Professional Liability - Insurance for eligible professional service providers generating up to \$1,000,000 in revenues**

- Claims-made basis; defense costs within limits
- Liability and defense costs from claims that allege errors or omissions in the rendering of professional services
- Access to specialty law firms and experienced claim specialists
- Optimal Aggregate Limits of Liability range from \$10,000 to \$100,000 including defense costs.

#### **Contractors E&O Coverage - Insurance for small business “artisan-type” contractors**

- Over 40 eligible classes such as appliance installers, carpet installers, electricians, heating & air conditioning professionals, fence erection contractors; finish carpentry contractors, painters, select specialty trade contractors, plumbers and more
- Claims-made basis; defense costs within limits
- Responds to third-party customer demand resulting from “property damage” to “your work”, “your product”, and “impaired property” caused by a contractor’s “Wrongful Act” in rendering (or failing to render) “Contractor Services”

#### **Cyber Suite Coverage – Insurance for Small Business Owners**

- Data Compromise Response Expenses Coverage including Forensic IT, Legal Review, Public Relations, Regulatory Fines, Named Malicious Code
- Computer Attack Coverage including Loss of Business and Public Relations
- Cyber Extortion
- Data Compromise Liability
- Coverage is available in many limit options ranging from \$50,000 to \$1,000,000 damage” to “your work”, “your product”, and “impaired property” caused by a contractor’s “Wrongful Act” in rendering (or failing to render) “Contractor Services”

This is a summary of Coverages. For all coverages, terms, conditions and exclusions refer to the actual policy. This information is made available in cooperation with The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut, Frederick Mutual’s reinsurance partner, ©2018, all rights reserved.



## Frederick Mutual Secure™ Businessowners Policy

### Contractors E&O - Eligible Class Listing

Air Conditioning Systems or Equipment – Office – 74011 / Shop - 74021  
Appliances and Accessories – Household – Office – 74101 / Shop - 74111  
Carpet, Rug, Furniture, Upholstery Cleaning – Office – 74251 / Shop - 74261  
Carpentry – Interior (2) – Office – 74221 / Shop - 74231  
Driveway, Parking Area – Office – 74471 / Shop – 74481  
Electrical Work – Office – 74561 / Shop - 74541  
Fence Erection Contractors – Office – 74591 / Shop - 74601  
Floor Covering Installation – Office – 74651 / Shop - 74661  
Glass Dealers & Glaziers – Office – 74741 / Shop - 74751  
Heating or Combined Heating and Air Conditioning Systems – Office – 74771 / Shop - 74781  
House Furnishing Installation (NOC) – Office – 74831 / Shop - 74841  
Landscape Gardening – Office – 74891 / Shop - 74901  
Locksmiths – 52512  
Masonry – Office – 75511 / Shop - 75521  
Painting – Exterior – Office – 75601 / Shop - 75611  
Painting – Interior – Office – 75631 / Shop - 75641  
Paperhanging – Office – 75691 / Shop - 75701  
Plumbing – Commercial – Office – 75781 / Shop - 75791  
Plumbing – Residential – Office – 75811 / Shop - 75821  
Refrigeration Systems – Office – 75871 / Shop - 75881  
Residential Cleaning Service – Office – 76221 / Shop - 76231  
Septic Tank Cleaning – Office – 75961 / Shop - 75971  
Television or Radio Repair – 71921  
Tile, Stone, Marble Work – Office – 76111 / Shop - 76121



## Frederick Mutual Secure™ Businessowners Policy

### Miscellaneous Professional Liability - Eligible Class Listing

Advertising Agent  
Auctioneers  
Barbers  
Beauticians and Cosmetologists  
Bookbinder  
Bookkeepers (no financial advice)  
Copy Shops  
Credit Bureaus  
Credit Monitoring Agency  
Credit Reporting Agency  
Direct Mail/Display Advertising  
Florists  
Funeral Directors  
**Interior Decorator**  
Janitorial Services  
Kennel/Pet Instruction (no Bodily Injury or Property Damage)  
Manicurists  
Musical Instrument Repair/Tuning  
**Optician**  
Optometrists  
Photographers- Commercial  
Photographers- Portrait  
Printers  
Property Manager (California insureds not eligible; other states may be excluded upon review.)  
Real Estate Agents and Brokers (California insureds not eligible; other states may be excluded upon review.)  
**Tailor**  
Tax Preparers  
Transcriptionist  
Typing Services



## Frederick Mutual Secure™ Businessowners Policy

### Equipment Breakdown including Electronic Circuitry Impairment

Equipment Breakdown including Electronic Circuitry Impairment, includes all of the coverages, services, and benefits associated with Frederick Mutual's traditional Equipment Breakdown product with a variety of new coverages to address today's modern equipment risks. Equipment Breakdown is not automatically included if there is no Building Coverage. **Equipment Breakdown coverage can be added by endorsement if there is no Building Coverage.** Key coverages include:

**Electronic Circuitry Impairment Coverage** – Fills the coverage gap where physical damage is undetectable, due to microscopic components. Replaces equipment or equipment parts containing electronic circuitry to restore functionality.

**Cloud Computing Service Coverage** - Includes cloud computing services to standard service interruption coverage Pays for data research, repair and restoration services, lost business income and extra expense when an insured's cloud service provider experiences an outage due to Equipment Breakdown.

**Data Restoration Coverage** – Designed for data losses during a covered service interruption Covers data on an insured's own equipment and data stored in the cloud when a cloud provider experiences a covered service interruption (ex – loss of electrical power)

**Off-Premises Coverage** – Addresses the frequent occurrence of smaller, portable equipment exposures for a mobile workforce Business income, extra expense, and data restoration included, in addition to property damage.

**Public Relations Coverage** – Reimburses for PR firm services when an equipment breakdown risks a business's good standing. Professional public relations services paid to manage a company's reputation when Equipment Breakdown causes a business income loss.

#### **Other Features:**

- Environmental, Safety and Efficiency coverage pays up to 150% of the loss payable for upgrades to more environmentally-friendly, safer or more efficient equipment.
- Green Equipment Breakdown provides up to \$100,000 additional coverage, in addition to Environmental, Safety and Efficiency coverage.
- Jurisdictional inspections included.

This is a summary of coverages. For all coverages, terms, conditions and exclusions refer to the actual policy. This information is made available in cooperation with The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut, Frederick Mutual's reinsurance partner, ©2018, all rights reserved.





## Frederick Mutual Secure™ Businessowners Policy

### SECURE BOP™ Quoting Tips & Helpful Hints

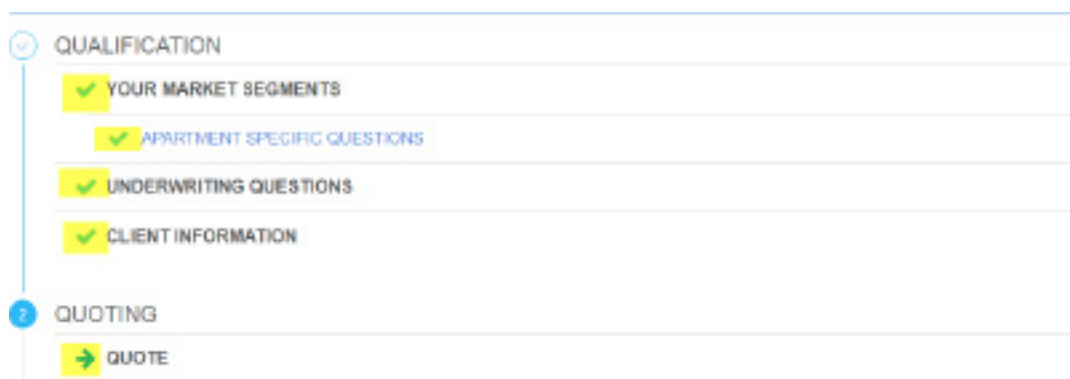
#### **Qualification:**

- Select Market Segment – Choose each segment that applies to the risk you are quoting (more than one can be chosen).
- Segment Questions appear for each segment chosen. The questions have been prefilled. If the answer is changed from FMIC’s default it will prompt a Knock-Out.
- Underwriting Questions – these have been prefilled. Should an answer change, it will prompt a Knock-Out.
- If a Contractor risk, the question “Is there a means of egress” refers to the contractor’s office and not the jobsite. If the Contractor does not own the building, leave the question at the default of “yes”.

#### **Client Information:**

- When entering the mailing address there is an address verification tool in place that will allow you to select the address without entering all of the information.
- If the Primary Business Location is the same as the mailing address click on ‘Use Mailing Address’ and it will pre- fill that space.
- Primary Business Location is the first location that is shown on the policy. When entering the information it must be correct. Should you get past this screen and determine you have the wrong address the quote would need to be re-entered. It cannot be changed after the user moves past the Client Information screen

**Upon completion of each step in the quoting process, there will be a green check mark beside it. The blue arrow indicates where you should go next to enter additional information. If you exit the quote and return later, the blue arrow will be where you left off.**



#### **Quote:**

*Note - \*The Quote screen may take a few seconds to fully populate as the rating engine is being loaded on this page. Any question with a red asterisk denotes a mandatory field. If you see a blue question mark (?), this indicates help text available for that field. Prior cancellations are handled on a case by case basis and should be discussed with your underwriter prior to quoting.*





## Frederick Mutual Secure™ Businessowners Policy

### SECURE BOP™ - Quoting Tips & Helpful Hints

- Select Effective Date – Expiration Date will prefill.
- On the Policy Information screen you are required to enter the # of years in Business. All other fields will be pre-filled. Other than the Liability limits that are on this screen, you can increase certain other coverages; however, the limits that are shown are included in the ISO Base Form.
- New ventures are generally acceptable as long as the applicant has prior experience in their field.

#### **Add Location:**

1. Location #1 will pull in from the Primary Business Location.
2. Choose 'County'.

*Note - \*Select "Baltimore" in the county drop down for both Baltimore County and Baltimore City. The rates will pull correctly based on the location address/zip code. The "Other" option should only be selected when all others have been exhausted.*

3. Choose 'Rating Territory'
4. Choose 'Protection Class'
5. Other coverages listed on this screen are included in the ISO Base Form but can either be added or increased.

#### **Add Building:**

If rating a Contractor without property coverages choose the 'Building Rating Property Type' first and choose 'Contractor' which will prefill all of the property information on this page.

#### **Add Classification:**

Contractors Minimum Payroll by State =

Description	Pennsylvania	Maryland, Delaware, North Carolina & D.C.	Virginia
Individual	\$5,200	\$19,700	\$18,400
Joint Venture	\$10,400	\$19,700	\$18,400
Partnership	\$5,200	\$19,700	\$18,400
Corporation	\$10,400	\$19,700	\$18,400
General Partnership	\$5,200	\$19,700	\$18,400
Limited Corporation	\$10,400	\$19,700	\$18,400
Limited Liability Company	\$10,400	\$19,700	\$18,400
Limited Liability Partnership	\$5,200	\$19,700	\$18,400
Limited Partnership	\$5,200	\$19,700	\$18,400
Nonprofit Corporation	N/A for contractors	N/A for contractors	N/A for contractors
Sole Proprietor	\$5,200	\$19,700	\$18,400



## Frederick Mutual Secure™ Businessowners Policy

### SECURE BOP™ - Quoting Tips & Helpful Hints

- The maximum subbed costs for contractors is 25%. More than 25% is considered a General Contractor and is not eligible.
- There is no limitation or rule related to the percentage of commercial contracting work vs. residential contracting work. \*\*Roofers are only eligible for residential work.
- The Secure Advantage extension endorsement is automatically attached to all quotes. It can be removed and replaced with the Secure Plus extension or removed completely.
- Classification Underwriting questions must be answered and could result in either an Underwriter Referral or a Knock-Out.

Click - Save Classification Info

Click- Save Building Info

Click - Save Location Info

#### **Forms Selection:**

Forms Commonly Selected Are Below. When in this section of the quote, the forms that are greyed-out cannot be changed as they are mandatory. The remaining optional forms are unchecked and arranged alphabetically.

BP 04 02 07 13 Additional Insured – Managers Or Lessors Of Premises

BP 14 02 07 13 Additional Insured – Owners, Lessees or Contractors – Completed  
Operations

BP 04 51 07 13 Additional Insured – Owners, Lessees or Contractors – With Additional Insured  
Requirement in Construction Contract

BP 04 04 01 10 Hired Auto And Non-Owned Auto Liability

BP 14 88 07 13 Primary And Non-Contributory – Other Insurance Condition

BP 04 97 01 06 Waiver Of Transfer Of Rights of Recovery Against Others To Us

- If you have increased base coverages you will be required to complete the Higher Limits endorsement BP 14 80 at different levels.
- BP 07 01 07 13 Contractors' Installation, Tools and Equipment Coverage is attached as a mandatory form for the classes in the Contractors Segment. The pre-filled limits can be increased but must be completed.
- FM BP CEO Form 09 2015 Contractors Errors & Omissions Coverage Endorsement limit needs to be equal to the GL limit. **\*\*Contractors E&O Coverage is only available for certain classes of business. For a complete listing of eligible classes, contact your Underwriter.**
- Once you have added all forms choose 'Save'.



## Frederick Mutual Secure™ Businessowners Policy

### SECURE BOP™ - Quoting Tips & Helpful Hints

#### Underwriting Questions:

- Underwriting Questions have been prefilled. If the answer is changed from FMIC’s default it will prompt an Underwriter Referral. **When the above steps have been completed, you are able to print the FMIC Quote Proposal. If an Underwriter Referral is generated, do not release the quote proposal until you have approval from FMIC Underwriting staff.** Applications referred to the Underwriter for additional review show the referral reason at the bottom of the quote summary. Including additional information in the comments box will expedite the approval process.
- **\*\*If no referrals have generated, proceed to the application and accept the terms. Once done, you will be required to enter the contact information for an inspection and answer additional structure questions.** Contact information is used for inspections or if Frederick Mutual needs to contact the policyholder for any reason. The contact information should be the policyholder’s information and not the agent’s information.
- After answering structure questions you are able to add Mortgagee information and/or prior carriers.
- The next step will allow you to add documents/photos (i.e. current color photos front/rear and/or Loss Runs).
- **Pay and Issue: Application Screen** - There are now two options on this screen.

Step #1 Download the application for the insured to sign

Step #2 Upload the signed application  
 Step #3 Select the payment plan  
 Step #4 Make a payment  
 Step # 5 Issue the Policy w/signed app

**OR** Step #2 Select the pay plan  
 Step #3 Make a payment  
 Step #4 Issue the policy w/o signed application

*\*\*\*When issuing without the signed application, you will receive a message that the signed application must be submitted to [commlines@frederickmutual.com](mailto:commlines@frederickmutual.com) within 10 business days or notice of cancellation will be sent.*

- **Automated Recurring Payments** (Step #4 above, expanded)  
 If opting to pay with Automated Recurring Payments, there is an enroll button which turns from gray to blue once selected. You will enter the insured’s information and payment amount, then click “Pay Now”. Note, a \$5 installment fee applies on each payment. You will enter the applicable credit card or E-Check (EFT) bank information.
- **Once ‘Issue Policy’ is clicked you will receive the policy number.**



SECURE BOP™ - Quoting Tips & Helpful Hints

**Underwriter Referrals**

Referral Reason	Add'l Info Required
Building Age > 30 years	Need to ask for specific updates (i.e. HVAC; Plumbing; Electric)
Building Age > 20 years	Ask for roof type
Claims	Over 3 claims and/or any individual claim > \$25,000. Need detailed loss information
Coverage for this location has been declined, cancelled or non-renewed for underwriting reasons and it is not due to Non-Pay cancel	Need Reason
POLICY exceeds LOB TIV	\$3 mil

Location Value Referrals	Construction Class	PC 1-6	PC 7-8	PC 9-10
	Frame & Joisted Masonry	\$500,000	\$250,000	\$10,000
	Non-Combustible & MNC	\$750,000	\$500,000	\$10,000
	Fire Resistive & Modified FR	\$1,250,000	\$1,000,000	\$10,000

Max Prior Carrier expiration year is more than one year ago

Policy effective date falls within a CAT event

Prior carrier is listed as FMIC

1. Based on previous data:
  - A. If client has been cancelled for non-pay
  - B. Searched by Mailing Address
  - C. Searched by Client Name/State



## Frederick Mutual Secure™ Businessowners Policy

### Target Market Snapshot - Umbrellas and Commercial Auto

Complement your Frederick Mutual Secure™ Businessowners Policy with a Commercial Umbrella. Added security and liability protection for your business!



#### Umbrella Options Available:

Available limits of \$1,000,000 to \$5,000,000 - Commercial Lines

Must write underlying BOP

Extends over A rated workers Compensation Carriers

Commercial Umbrella is available in all states of operation

\*\*Ask your Underwriter about further information on Umbrella coverages and to obtain a quote!



## Frederick Mutual Additional Liability Protection

### Commercial Auto - Auto coverage Available:

- Target market is non-fleet, less than 5 power units (not including trailers)
- Vehicles with a gross vehicle weight under 45,000 pounds
- Local or Intermediate driving radius (less than 200 miles)
- All vehicles must be owned or leased by the named insured
- MVR's pulled for all drivers meet our underwriting standards



Symbol	Description of Covered Auto Designation Symbol	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-Fault	Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-owned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.





## Frederick Mutual Additional Liability Protection

### Frederick Mutual – Guide for Commercial Auto Symbols

#### Liability

##### **Symbol 1 - Any Auto:**

Use this symbol for risks that have a company as their named insured. All vehicles listed on the policy must be owned by that company and registered to that company, or hired, or nonowned. ALL vehicles owned by that company must be listed on the schedule of vehicles on the policy. If this is not the case, you must use symbol 7 or 7, 8, 9 (e.g. the insured has two policies for the named insured – therefore you cannot use symbol 1).

##### **Symbol 7- Scheduled Vehicles only (specifically described)**

Use this symbol if the named insured is an individual and they do not need hired and nonowned coverage or if all owned vehicles are not listed. If hired and non-owned is needed, use **7, 8, 9**.

**Symbols 7,8,9**- Scheduled Vehicles (7) plus hired (8) & non-owned (9).

#### Physical Damage

##### **Symbol 7- Scheduled Vehicles only (specifically described)**

- Comprehensive and Collision- If coverage is desired, use symbol 7
- If Hired Car Physical Damage is needed, use **7, 8** for Comprehensive and Collision
- The other symbols should pre-fill for mandatory coverage such as PIP and Uninsured Motorists.
- Note: If you need symbols other than the above for Liability, Comprehensive, or Collision, please contact your underwriter to discuss.



## Frederick Mutual Personal Lines

### Target Market Snapshot – Personal Umbrella

Complement your Homeowners or Dwelling Fire Policy with a Personal Umbrella. Added security and liability protection for your home!



#### Umbrella Options Available:

\$1,000,000 / \$2,000,000 limits - Personal Lines  
World-wide Coverage for Personal Lines  
Extends over A rated Personal Auto Carriers

\*\*Ask your Underwriter about further information on Umbrella coverages and to obtain a quote!





## Frederick Mutual Personal Lines

### Target Market Snapshot - Homeowners

Coverage for your owner-occupied home or condominium and protection for personal property and valuables.

#### **Discounts & Features offered:**

- Age of Dwelling discount for homes up to 25 years of age
- Unlimited Guaranteed Replacement Cost for homes built after 1955 (Optional 25% cap also available)
  - Agent-Controlled Auto Companion discount
    - Loss Free discount



#### **Notable Homeowners Policy Endorsement Highlights:**

- Equipment Breakdown \$25,000 per occurrence
  - Service Line Coverage \$10,000
- Identity Recovery \$25,000 annual aggregate
  - Included Coverage Highlights:
    - Liability & Medical Payments
    - 10% Ordinance or Law

\*\*Ask your Underwriter about Homeowners Equipment Breakdown underwritten through Mutual Boiler Re. Service Line & Identity Recovery underwritten by The Hartford Steam Boiler Inspection and Insurance Company.



Target Market Snapshot - Dwelling Fire

Complement your Homeowners or Dwelling Fire Policy with a Personal Umbrella. Added security and liability protection for your home!

**Target Market:**

- 1-4 Family dwellings
- Discounts for dwellings up to 25 years
- Protection class 7 or better
- Property Manager desirable
- Up to 5 separate dwelling fire policies per named insured



**Notable Dwelling Fire Policy Endorsement Highlights:**

- Home Systems Protection \$50,000
- Service Line Coverage \$10,000

**Included Coverage Highlight:**

- Liability & Medical Payments

\*\*Ask your Underwriter about further information regarding Home Systems & Service Line coverages underwritten by The Hartford Steam Boiler Inspection and Insurance Company.



### Personal Lines Policy Enhancements - Home Systems Protection & Service Line

Home Systems Protection covers repairs or replacement when home systems and equipment break-down. Though this is a common occurrence, often times these are not covered exposures.

#### **Coverage Highlights:**

- Physical damage to covered equipment from sudden or accidental mechanical or electrical breakdown
- Tearing apart, cracking, burning or bulging of a steam or hot water system
- Loss of use resulting in additional living expenses
- Spoilage of perishable goods
- Up to 50% more paid when a loss occurs to replace equipment that is better for the environment
- Power surges losses not caused by lightning

#### **Covered Systems and Equipment examples:**

- Central air conditioning, boilers, furnaces and heat pumps
- Conventional and solar water heaters, radiant floor and renewable heating (ex - solar, wind, geothermal)
- Water purification and filtration, well pumps, installed sump pumps
- Pool and spa pumps, heating and filtration
- Electrical service panels and permanent emergency generators
- Home security monitoring and control devices
- Chair lifts and elevators

#### **Covered Personal Property examples:**

- Kitchen and laundry appliances
- Computers, peripherals and wireless devices
- Service Line Coverage includes repairs to underground pipes and wiring that brings services such as water, power, data and communications to the home and other structures when damage occurs on the homeowner's property.

#### **Coverage Highlights:**

- Repair to damaged service line
- Excavation costs
- Expediting expenses
- Loss of use for additional expenses
- Outdoor property (damaged by repairs)

This is a summary of coverages. This information is made available in cooperation with The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut, Frederick Mutual's reinsurance partner, ©2018, all rights reserved.