



RISCOM[®]

Select Small Business Program

RISCOM is pleased to offer a Select Small Business Program providing BOP-type coverage for small commercial packages. Coverage is offered through Houston Specialty Insurance Company, an A.M. Best rated A - IX company. See our coverage highlights for a complete list of property and business income enhancements.

Eligible Classes Include:

- Professional Offices
- Retail
- Limited Service Restaurants
- Wholesalers
- Service Organizations
- Lessors Risk Only
- Garage Service

Send submissions to clearance@riscomins.com today!

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(866) 265-1557

www.riscomins.com



Property Enhancement Highlights

Property Coverage Limits	Enhancement Limit
Accounts Receivable (per premises)	\$25,000
Accounts Receivable in Transit or Temporarily Stored	\$10,000
Appurtenant Buildings and Structures	\$10,000
Back-up of Sewers, Drains or Sumps	\$10,000
Brands and Labels	\$10,000
Building Ordinance or Law <ul style="list-style-type: none">Undamaged Portion of BuildingDemolition Cost and Increased Cost of Construction	included in limit \$25,000
Business Income (ALS) & Extra Expense (Higher Limits Require Separate Underwriting)	\$100,000
Business Personal Property - Seasonal Increase percentage	15%
Computers, Software and Telephone Systems <ul style="list-style-type: none">Laptop Computers (Subject to \$3,500 Any One Laptop)	\$2,000
Debris Removal	\$25,000
Employee Dishonesty	\$10,000
Expediting Expenses	\$15,000
Fine Arts At Market Value	\$10,000
Fire Department Service Charge	\$5,000
Fire Protection Equipment Refill	\$5,000
Forgery and Alteration	\$5,000
Loss Data Preparation Cost	\$5,000
Lost Key Consequential Loss (lock & key coverage)	\$5,000
Money Orders and Counterfeit Paper Currency	\$2,500
Money and Securities <ul style="list-style-type: none">Inside the "Premises" or a Banking Premises"While in the Care and Custody of a "Messenger"	\$5,000 \$2,000
Newly Acquired or Constructed Property <ul style="list-style-type: none">BuildingsBusiness Personal Property	\$500,000 \$200,000
Non-Owned Detached Trailers	\$10,000
Outdoor Property <ul style="list-style-type: none">Outdoor Fences and Radio/Television Antennas (Including Satellite Dishes)Trees, Shrubs, Plants (Subject to \$1,000 Max. Per Item)Retaining Walls (Not Part of Building)	\$10,000 \$3,000 \$2,500
Outdoor Signs	\$10,000
Personal Effects and Property of Others	\$5,000
Pollutant Clean Up and Removal	\$25,000
Property in Care, Custody and Control of Salespersons	\$2,500
Property in Transit	\$15,000
Property Off-Premises	\$15,000
Reward Payment	\$5,000
Spoilage	\$10,000
Temporary Relocation of Property	\$5,000
Theft of Furs	\$5,000
Theft of Jewelry, Precious and Semi-Precious Metals/Stones	\$5,000
Theft of Patterns, Dies, Molds and Forms	\$5,000
Valuable Papers and Records (Other Than Electronic Data)	\$25,000
Valuable Papers and Records in Transit or Temporarily Stored	\$10,000

