

NAUTILUS+

Nautilus+ showcases our top performing classes and makes it simple, easy, and intuitive for you to provide smart underwriting solutions. With just a few clicks in The ONE, you can round out your quote with quick add-on coverages tailored to the specific class of business.

N+ Check out our Nautilus+ Bundled Coverage Enhancements

Mercantile+

Additional Insured – Grantor Of Franchise
Additional Insured – Lessor of Leased Equipment (Blanket)
Additional Insured – Managers Or Lessors Of Premises (Blanket)
Additional Insured – Mortgagee, Assignee Or Receiver (Blanket)
Limited Product Withdrawal Expense Endorsement – \$10,000 Aggregate Limit
Lost Key Coverage – \$10,000 Occurrence / \$25,000 Aggregate Limit
General Liability Extension Endorsement

- Property Damage Liability – Elevators
- Supplementary Payments:
 - Cost of Bail Bonds – up to \$2,500
 - Loss of Earnings – up to \$500 per day
- Liberalization Clause

Services+

Additional Insured – Lessor of Leased Equipment (Blanket)
Additional Insured – Managers Or Lessors Of Premises (Blanket)
Additional Insured – Mortgagee, Assignee Or Receiver (Blanket)
Lost Key Coverage – limits up to \$25,000 Occurrence / \$25,000 Aggregate
General Liability Extension Endorsement

- Property Damage Liability – Elevators
- Supplementary Payments:
 - Cost of Bail Bonds – up to \$2,500
 - Loss of Earnings – up to \$500 per day
- Liberalization Clause

Manufacturing+

Limited Product Withdrawal Expense Endorsement – \$10,000 Aggregate Limit
Additional Insured – Managers Or Lessors Of Premises (Blanket)
Additional Insured – Mortgagee, Assignee Or Receiver (Blanket)
Additional Insured – Lessor of Leased Equipment (Blanket)
Additional Insured – Vendors

Lost Key Coverage – limits up to \$25,000 Occurrence / \$25,000 Aggregate
General Liability Extension Endorsement

- Property Damage Liability – Elevators
- Supplementary Payments:
 - Cost of Bail Bonds – up to \$2,500
 - Loss of Earnings – up to \$500 per day
- Liberalization Clause

Building or Premises+

Additional Insured – Managers Or Lessors Of Premises (Blanket)
Additional Insured – Mortgagee, Assignee Or Receiver (Blanket)
Additional Insured – Lessor of Leased Equipment (Blanket)
Heating or Air Conditioning Loss Reimbursement Coverage – \$5,000 per breakdown / \$10,000 aggregate
Lock-out or Sale, Removal, and Disposal Liability Coverage – \$5,000 annual limit
Tenants' Property Damage Extension – \$10,000 per occurrence
Lost Key Coverage – limits up to \$25,000 Occurrence / \$25,000 Aggregate
General Liability Extension Endorsement

- Property Damage Liability – Elevators
- Supplementary Payments:
 - Cost of Bail Bonds – up to \$2,500
 - Loss of Earnings – up to \$500 per day
- Liberalization Clause

Artisan Contractor+

Additional Insured – Lessor of Leased Equipment (Blanket)
Additional Insured – Managers Or Lessors Of Premises (Blanket)
Additional Insured – Mortgagee, Assignee Or Receiver (Blanket)
Additional Insured – Owners, Lessees or Contractors – Automatic Status (Ongoing Operations)
Additional Insured – Owners, Lessees or Contractors – Completed Operations
Construction Per Project Aggregate – capped at \$5,000,000

Damage to Premises Rented to You – \$300,000 any one premises
Extended Property Damage Coverage – limits up to \$100,000 Occurrence / \$100,000 Aggregate
Lost Key Coverage – limits up to \$25,000 Occurrence / \$25,000 Aggregate
Medical Expense – \$10,000 any one person
Primary Non-Contributory Wording (Blanket)
Total Pollution Exclusion – with Hostile Fire Exception
Waiver of Transfer of Rights of Recovery (Blanket)
General Liability Extension Endorsement

- Property Damage Liability – Elevators
- Supplementary Payments:
 - Cost of Bail Bonds – up to \$2,500
 - Loss of Earnings – up to \$500 per day
- Liberalization Clause

Contractor+

Additional Insured – Lessor of Leased Equipment (Blanket)
Additional Insured – Managers Or Lessors Of Premises (Blanket)
Additional Insured – Mortgagee, Assignee Or Receiver (Blanket)
Additional Insured – Owners, Lessees or Contractors – Automatic Status (Ongoing Operations)
Additional Insured – Owners, Lessees or Contractors – Completed Operations
Construction Per Project Aggregate – capped at \$5,000,000
Lost Key Coverage – limits up to \$25,000 Occurrence / \$25,000 Aggregate
Primary Non-Contributory Wording (Blanket)
Waiver of Transfer of Rights of Recovery (Blanket)
General Liability Extension Endorsement

- Property Damage Liability – Elevators
- Supplementary Payments:
 - Cost of Bail Bonds – up to \$2,500
 - Loss of Earnings – up to \$500 per day
- Liberalization Clause

Eligible Classifications By Segment

Mercantile+

10113 Barbershops
 10133 Beach Chairs and Umbrellas – Rented to Others
 10115 Beauty Parlors and Hair Styling Salons
 11168 Concessionaires
 14101 Do-It-Yourself Art Studio
 13111 Fruit, Nut or Vegetable Dealers
 13507 Gift Shops – Not-For-Profit Only
 13506 Gift Shops – Other Than Not-For-Profit
 14101 Hobby, Craft or Artists' Supply Stores
 80996 Massage Therapists
 90758 Mobile Concessions – Food Trucks and Trailers
 15600 Nail Salons
 15699 Nursery – Garden
 18206 Sporting Goods or Athletic Equipment Stores
 18436 Stores – Food or Drink – Not-For-Profit Only
 18435 Stores – Food or Drink – Other Than Not-For-Profit
 18438 Stores – No Food or Drink – Not-For-Profit Only
 18437 Stores – No Food or Drink – Other Than Not-For-Profit

Services+

90650 Animal Removal Services
 41650 Churches or Other Houses of Worship
 44277 Halls – Not-For-Profit Only
 44276 Halls – Other Than Not-For-Profit
 44311 Health or Exercise Clubs
 44315 Health or Exercise Facilities – Commercially Operated
 45450 Kennels – Breeding, Boarding or Sales
 45539 Land – Occupied by Persons Other Than the Insured for Business Purposes (Lessor's Risk Only)
 90555 Land – Occupied by Persons Other Than the Insured for Business Purposes (Lessor's Risk Only) – Over 500 Acres
 90510 Land – Occupied by Persons Other Than the Insured for Hunting Purposes (LRO) – 500 Acres or Less
 90551 Land – Occupied by Persons Other Than the Insured for Hunting Purposes (LRO) – Over 500 Acres
 46622 Parking – Private
 46671 Parks or Playgrounds
 90603 Pet Sitting
 47052 Real Estate Property Managed
 48808 Sun Tanning Salons

49185 Theaters – Not-For-Profit Only – NOC
 49184 Theaters – Other Than Not-For-Profit – NOC
 99718 Theatrical Companies – Traveling
 49451 Vacant Land – Rural – Up to 500 Acres
 90552 Vacant Land – Rural – Over 500 Acres
 49452 Vacant Land – Urban
 49619 Vending Machine Operations – NOC

Manufacturing+

52505 Electronic Games Mfg.
 53374 Food Products Mfg. – Dry
 53375 Food Products Mfg. – Frozen
 53376 Food Products Mfg. – Not Dry – in Glass Containers
 53377 Food Products Mfg. – Not Dry – in Other Than Glass Containers
 59482 Stone Cutting or Polishing

Building or Premises+

90796 Apartments (4 Units or Less) Mixed Use
 61227 Buildings or Premises – Office – Not-For-Profit Only
 61226 Buildings or Premises – Office – Other Than Not-For-Profit
 61223 Buildings or Premises Bank and Other Financial Institutions
 90810 Cannabis Related Business – Lessors Risk Only
 63010 Dwellings – One-Family (Lessor's Risk Only)
 63011 Dwellings – Two-Family (Lessor's Risk Only)
 63012 Dwellings – Three-Family (Lessor's Risk Only)
 63013 Dwellings – Four-Family (Lessor's Risk Only)
 68604 Vacant Buildings – Factories
 68607 Vacant Buildings – Not Factories – Not-For-Profit Only
 68606 Vacant Buildings – Not Factories – Other Than Not-For-Profit
 90691 Vacant Buildings – Undergoing Renovation or Remodeling

Artisan Contractor+

91341 Carpentry – Interior
 91342 Carpentry – NOC
 91340 Carpentry Construction of Residential Property – Not Exceeding Three Stories in Height
 90511 Cleaning or Washing by Pressure Apparatus
 91580 Contractors – Executive Supervisors or Executive Superintendents
 90811 Custom Home Builders

92478 Electrical Work – Within Buildings
 94276 Fence Erection Contractors
 95625 Handy-person
 95647 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
 97047 Landscape Gardening
 97050 Lawn Care Services
 97447 Masonry
 97650 Metal Erection – Decorative or Artistic
 97653 Metal Erection – NOC – Nonstructural
 98449 Plastering or Stucco Work
 98483 Plumbing – Residential or Domestic
 90745 Remodeling Contractors
 98820 Sewer Mains or Connections Construction
 98967 Siding Installation
 98993 Sign Erection, Installation or Repair
 99080 Solar Energy Contractors
 99505 Swimming Pool Servicing
 99506 Swimming Pools – Installation, Servicing or Repair – Above Ground
 99507 Swimming Pools – Installation, Servicing or Repair – Below Ground
 99746 Tile, Stone, Marble, Mosaic or Terrazzo Work – Interior Construction
 99975 Window Cleaning

Contractor+

91127 Alarms and Alarm Systems Installation, Servicing or Repair
 91150 Appliances and Accessories – Installation, Servicing or Repair – Commercial
 91405 Carpet, Rug, Furniture or Upholstery Cleaning – on Customers' Premises
 91481 Chimney Cleaning
 91551 Communication Equipment Installation – Industrial or Commercial
 94304 Fire Extinguishers – Servicing, Refilling or Testing
 95124 Furniture or Fixtures – Installation in Offices or Stores – Portable – Metal or Wood
 96611 Interior Decorators
 96816 Janitorial Services
 98805 Septic Tank Systems – Cleaning
 98806 Septic Tank Systems – Installation, Servicing or Repair
 99650 Television or Radio Receiving Set Installation or Repair

A.M. Best A+XV Rated Carrier

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