



Commercial Appetite

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	Lessors Risk: Mercantile • Shopping Centers • Office Buildings • Business Parks • Light Industrial • Warehouses	Apartment Buildings	Hotel • Motel • Bed & Breakfast Inns
Property Limits	Up to \$15 million+	Up to \$15 million+	Up to \$15 million+
Liability Limits - Occurrence	Up to \$ 7 million	Up to \$ 7 million	Up to \$ 7 million
Number of Stories	Up to 4 stories		
Territory	California		
Other Available Coverages	Employment Practices Liability • Cyber Liability and Data Compromise • Equipment Breakdown • Enhanced Coverages		
Ineligible	25% or more vacant • Wood Shake Roof • PC Class 7 or Higher • Fuses	25% or more vacant • Wood Shake Roof • PC Class 7 or Higher • Fuses • Public Housing • HUD • No Property Management Company • Students > 10% • Townhouse • Condo • Daycare Facilities	25% or more vacant • Wood Shake Roof • PC Class 7 or Higher • Fuses • Bed & Breakfast over 15 units

Commercial Underwriters:

Charlie Hunt — chunt@calmutual.com • Stan Chapman — schapman@calmutual.com • Eric Clark — eclark@calmutual.com

Toll Free: 800.310.5824 Phone: 831.637.5824

650 San Benito Street, Suite 250 • P.O. Box 1326, Hollister, CA 95024



Did You Know?

Equipment Breakdown insurance covers the costly and physical financial damage that can result from an equipment breakdown. This is critical coverage for any business because standard commercial property insurance forms typically exclude the losses that Equipment Breakdown insurance is designed to cover, such as:

- Mechanical Breakdowns
- Electrical Arcing
- Artificially Generated Electrical Currents
- Centrifugal Force
- Bulging, cracking or collapse of pressure vessels

Equipment Breakdown coverage also includes services to help business owners meet local inspection requirements, prevent loss and get back into business if they do experience a breakdown. These services include:

- Jurisdictional inspections of boilers and pressure vessels which are required by virtually all states and municipalities
- Loss prevention services designed to help business owners improve equipment operation and maintenance programs to prevent losses that can impair operations and service capabilities
- Claim service to help business owners more swiftly restore their business following an equipment breakdown



CyberOne™ Coverage		Default Limited	Full 100/100	Full 100/250
First Party Coverage				
Computer Attack	Limit	50,000	100,000	100,000
Data Re-Creation	Sublimit	0	5,000	5,000
Loss of Business	Sublimit	0	10,000	10,000
Public Relations	Sublimit	0	5,000	5,000
	Deductible	5,000	10,000	10,000
Network Security	Limit	50,000	100,000	100,000
	Deductible	5,000	10,000	10,000
Network Security 3rd Party		Excluded	Included	Included
	Premium	\$78	\$266	\$266
Data Compromise				
Response Expenses	Limit	50,000	100,000	250,000
Named Malware	Sublimit	50,000	50,000	50,000
Forensic IT Review	Sublimit	5,000	10,000	25,000
Legal Review	Sublimit	5,000	10,000	25,000
PR Services	Sublimit	5,000	5,000	5,000
	Deductible	1,000	1,000	1,000
Defense & Liability	Limit	50,000	100,000	250,000
Named Malware Sec 2	Sublimit	50,000	50,000	50,000
	Deductible	1,000	1,000	1,000
	Premium	\$117	\$183	\$347
TOTAL PREMIUM		\$195	\$449	\$613

For more information :
(800)310-5824
frontdesk@calmutual.com

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Employment Practices Liability

Portfolio Program:

- Up to 250 Full-Time Employees

Limits	Deductible/Claim	Premium/Employee	Minimum Premium
\$100,000	\$5,000	\$125	\$375
\$250,000	\$10,000	\$151	\$604

Referral Program:

- Limits \$500,000 and \$1,000,000
- Supplemental Application Required
- Premium Individually Underwritten

EPL coverage provides employers protection against claims alleging wrongful employment practices, such as: discrimination, wrongful termination and harassment. These wrongful employment acts are governed by federal, state and local laws. Coverage provides for both settlements and defense costs with the limits.

Third party coverage, which is included, offers protection alleged by the insured's clients, customers, tenants, and vendors.

For more information, call (800)310-5824 or visit us online at www.calmutual.com

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CANNABIS PROGRAM

Lessors Risk Occupancy

www.calmutual.com

**Cannabis Occupancy:
Dispensaries & Labs**



Property Limits	Up to \$15 million+
Liability Limits - Occurrence	Up to \$7 million+
Number of Stories	Up to 4 stories
Territory	California
Other Available Coverages	Employment Practices Liability • Cyber Liability and Data Compromise • Equipment Breakdown • Enhanced Coverages
Eligible	Up to 25% occupancy • PC Class 1-6 • Cannabis Supplemental Application Required
Ineligible	Grow Operations • Extraction Operations

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