

Concessionaires and Vendors Package



Specifically designed to accommodate the coverage and pricing needs for a wide variety of concessionaires and vendors.



PRODUCT FEATURES

- ▶ Coverage available as:
 - Monoline general liability
 - Package including general liability with property and/or inland marine
- ▶ Broad eligibility to include:
 - Indoor vendors, outdoor vendors, seasonal lots and tents and flea market/fair/show vendors
 - Hot dog vendors, newsstands, mall kiosks, Christmas tree lots
 - Operating locations including airports, bus terminals, museums, office buildings, rest stops, shopping malls, train stations, athletic fields, beaches, business parks, parking lots, public parks, public streets/sidewalks, school campuses and more
 - Primary or varying operating locations
 - Small to large operations (up to 40 individual locations or stands)
 - New ventures
- ▶ Competitive pricing
- ▶ Coverage can be extended to include office or warehouse locations

LIABILITY FEATURES

- ▶ Easy to use pricing – flat charge per stand or show
- ▶ Blanket additional insured
- ▶ Products/Completed operations coverage provided for most eligible risks
- ▶ Primary limits available up to \$2 million occurrence/\$3 million aggregate
- ▶ No liability deductible

INLAND MARINE FEATURES

- ▶ Included in package with general liability
- ▶ Coverage up to \$50,000 per item for scheduled items
- ▶ Coverage for other miscellaneous items
- ▶ Theft coverage included

CLAIM EXAMPLES

Food Vendors: A customer buys a hot dog from a stand. While eating the hot dog, the customer chipped a tooth on something hard contained inside the hot dog and incurred \$700 in medical expenses and \$6,000 in corrective dental expenses.

Seasonal Lots or Tents: Customers were within the premises of a Christmas tree lot choosing the perfect tree. A customer tripped over an extension cord lying on the floor and sprained a knee. The customer incurred \$1,200 in medical expenses for x-rays and \$3,500 in lost wages.

Flea Market Vendors: Customers surrounded a booth to view merchandise. The booth was suddenly knocked over by a strong gust of wind, and a pole supporting the booth struck a customer in the face, causing a laceration. The individual incurred \$1,100 in medical expenses, \$12,000 for surgery to repair scar damage and \$10,000 for mental anguish.

Theft: A vending cart was put away and stored for the evening. The owner finds out it is stolen the next day. The owner has to spend \$15,000 on a new cart and equipment.

Fire/Loss of Income: A vendor receives a phone call saying there has been a fire in the warehouse they lease to keep their most valuable merchandise. All merchandise was destroyed, and replacing it will cost \$30,000. In addition, the vendor incurs \$4,000 in lost income because they are unable to continue operations due to this fire.

Quoting Options: ☎ 888-773-8754 🌐 snap.usli.com/quote ✉ snap.usli.com/public/emailsubmission

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