

New Business Entity Supplement

Preferred Small Risk Program

Years in Business Requirement

Qualified risks with less than three years in business may be eligible for coverage in our Preferred Small Risk Program if the owner has prior related management experience.

Eligible Business Operations:

- Professional Office Exposure: Doctors, Dentists, Lawyers, Accountants, Insurance Agencies
- Contractors
- Beauty & Barber Shops, Salons, etc.
- Retail Store Operations:
 - Sale of new merchandise only
 - Not open past 9:00 p.m.
- Restaurants:
 - Liquor Receipts less than 50% of total receipts
 - Not open past midnight
- Motels: Franchised
- Laundry/Dry Cleaner with no vehicle exposure
- Targeting fewer than 8 employees unless part of a franchise program

Qualifying Questionnaire:

- Date business started:
- Current number of employees:
- Number of employees anticipated at year end:
- Owner's employment history for the past three years:

Employer	
Employer Address	
Phone	
Position	
Employment Dates	
Job Duties	

Employer	
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*Please provide a detailed description of operations:

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