BUSINESSOWNERS POLICY APPETITE GUIDE

Omaha National

Capacity

- Targeting businesses with revenues up to $10M and 1–50 employees
- Capacity: up to $2M building and/or business personal property; up to 4 locations
- Building-owners, condo-owners and tenants; new ventures eligible
- Artisan contractors: up to 20 employees and $300,000 of employee annual payroll

Appetite

- Restaurants
  - Bagel and donut shops
  - Coffee and tea shops
  - Cafeterias and buffets
  - Casual and family style
  - Deli and sandwich shops
  - Fast food and pizzerias
  - Fine dining and franchises
  - Ice cream and juice bars
- Food and Beverage Retail
  - Bakeries and candy stores
  - Grocery and health food
  - Liquor, beer and wine
- Distributors
  - Appliance and auto parts
  - Beauty supply
  - HVAC equipment
  - Office and store equipment
- Offices
  - Accounting and payroll services
  - Architects and engineers
  - Insurance agencies and brokers
  - Legal, titling and escrow
  - Real estate and interior design
  - Medical and specialty practices
  - Chiropractic and mental health
- Retail and Services
  - Clothing and variety stores
  - Drug stores and pharmacies
  - Electronics and hardware
  - Furniture and home furnishings
  - Florists and garden supply
  - Copy, mailing and locksmith
- Personal Care
  - Barber shops and hair salons
  - Nail salons
- Artisan Contractors
  - HVAC, electrical and plumbing
  - Painting and carpentry
  - Cabinet making and flooring
  - Janitorial and landscaping

Excluded Classes

- Convenience stores
- Mobile food trucks
- 24-hour operations
- Restaurants closing after 11 p.m.
- Restaurant alcohol sales over 50%
- Grocery alcohol sales over 25%
- Cannabis sales or prescriptions
- Propane tank filling (exchange only)
- Wildfire-exposed locations
- Building coverage in coastal areas
- Vacant or unfinished buildings
- General contractors and handymen
- Roofing, tree trimming and solar
- >10% Subcontracted labor
- Welding, hot work and demolition
- Hazardous material abatement

Submission Requirements

- Majority of submissions are eligible for bind without referral:
  - Annual Gross revenue, payroll and employee count
  - Property limits and occupancy
  - 5 year loss history
  - Requested coverages and effective date

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