

C-StorePro™

Overview

NIP Programs is pleased to offer an insurance program designed specifically to service Convenience Stores, **C-StorePro™**. This program provides all-lines coverage (including Workers Comp and Umbrella) and many coverage enhancements tailored specifically to the unique insurance needs of Convenience Stores, both those with and without retail gas sales.

Eligible Exposures

- ▶ Convenience Stores (with or without retail gas sales)
- ▶ Minimarts
- ▶ Country Stores
- ▶ Health Food Stores
- ▶ Delis
- ▶ Ethnic Markets

Ineligible Exposures

- ▶ Alcohol Sales greater than 30% of total sales
- ▶ Gas Sales greater than 90% of total sales

Available Coverage

- ▶ General Liability – Premises and operations (up to \$1m per occurrence/\$2M General Aggregate; \$2M Products/Completed Operations Aggregate)
- ▶ Building and business personal property
- ▶ Liquor Liability
- ▶ Business Income Actual Loss Sustained
- ▶ Business Auto Liability and physical damage
- ▶ Gasoline Pumps and Canopy
- ▶ Umbrella
- ▶ Workers' Compensation (Statutory Limits)
- ▶ Market Advantage enhanced coverage

Minimum Premium

- ▶ \$500 GL

Submission Requirements

- ▶ Completed and signed ACORD applications and NIP C-StorePro Supplemental
- ▶ Complete description of operations
- ▶ 3 years plus 1 current year of currently valued, hard copy loss runs for all lines of business being requested. Loss runs should be valued within the past 90 days and include a brief description of all claims over \$10,000
- ▶ MVRs for all drivers of company vehicles (if auto coverage requested)
- ▶ Workers Compensation: Description of safety initiatives, hiring practices, return-to-work and drug testing programs; Experience Modification Worksheet and 3-5 year history (if available)



PROGRAM HIGHLIGHTS

- ▶ **Eligible States:** AK, AZ, CA (No WC), CO, DE, IA, ID, IN, MD, MI, MN, MT, NC, ND, NJ, NM, NY (No WC), OH, OR, PA, SC, SD, TN, UT, VA, WA, WI, WY
- ▶ A.M. Best "A Rated" Admitted Carrier Partner (Excellent, Company Size XII)
- ▶ ISO-Based Admitted Package Product
- ▶ C-Store Expertise for risk control guidance and proper valuation of your client's operations, property and equipment
- ▶ Highly Competitive Rates
- ▶ Exceptional Customer Service
- ▶ Quick Turnaround for Quotes

To Make a Submission

You can send in a submission by one of the following methods:

By Fax: (732) 791-1643

By Email: NIProsub@nipgroup.com OR
jmersereau@nipgroup.com

By Mail: NIP Group

C-StorePro Submissions

900 Route 9 North, Suite 503

Woodbridge, NJ 07095



About NIP Programs

Based in New Jersey, NIP Programs develops and manages business insurance programs

underwritten by major insurers for industries with specialized needs in both insurance and risk management. We use our deep industry knowledge to develop unique underwriting, loss control and claims service models, valued by both clients and insurers alike. With the expertise gained from more than 20 years of successful program management, and backed by the strength of the nation's largest, top-rated markets, NIP Programs provides both brokers and insureds with high-value, custom-tailored coverage and stability through all market cycles.

To learn more about **C-StorePro™** or to obtain a free quote, please visit us at www.nipgroup.com/programs. Still need more info? Contact **Jackie Mersereau** via phone at **(800) 446-7647 x388**, or email her at jmersereau@nipgroup.com.

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