

For Commercial Insurance Agents and Brokers

Risk Size Eligibility – Small Business



Fireman's FundSM
Insurance Company

A company of **Allianz** 

Risk Characteristic	Maximum Size
	Per Location – Defined as = Per Fire Division or Separation (Frame =>100 ft.; Other than Frame =>50 ft.)
Combined Property Values (BRP, BPP, & Optional Coverages)	Per Location – \$30,000,000 Per Account – \$50,000,000
Optional Limits:	
▪ Accounts Receivable	\$500,000
▪ Valuable Papers	\$500,000
▪ Computer Equipment	\$500,000
▪ Property of Others	\$100,000
▪ Property Off Premises	\$50,000
▪ Loss of Refrigeration	\$100,000
▪ Water Damage	\$50,000
Off-Premises Services	\$50,000
Mechanical Electrical Pressure Equipment (Minimum Business Personal Property limit at primary location)	Required Coverage – \$25,000
▪ Annual Sales/per location	\$15,000,000
▪ # of Locations	Unlimited
▪ Square Footage Limitation	None
Grocery Stores (Class 10285)	10,000 sq. ft. (Customer Area Only)
Maximum number of employees per location	50
▪ Automobile	
Maximum number of Automobiles (per policy)	15

Review your FFIC Small Business Limits of Authority for Lines of Business, limits of coverage, and program eligibility which you are authorized to bind insurance for ABC.

Supporting Firefighters for Safer Communities

Fireman's Fund® contributes a portion of profits to support firefighters for safer communities, through our Heritage ProgramSM. We encourage our agents to participate.

www.firemansfund.com/heritage