## **Concessionaires and Vendors Product**

AS A CONCESSIONAIRE OR VENDOR, DO YOU HAVE THE RIGHT COVERAGE?

- Premises Liability for the area you occupy and operations you conduct
- Products/Completed Operations for the goods you sell
- Additional Insured status for the Landlord, Municipality, Franchisor, Show or Event Vendor
- Inland Marine for your stand as well as miscellaneous items at your stand
- Property and General Liability for your warehouse or office location

Why should you choose the United States Liability Insurance Group's Concessionaires and Vendors Product? The following are important features. Make sure you have them all.

Coverage Features	Our Group	Competitors' Policy
Products/Completed Operations Liability*	$\checkmark$	?
Additional Insured status for Landlord, Municipality, Show or Event Vendor, Grantor of Franchise, Mortgagee, Lessor of Leased Equipment, Other Designated Entities	$\checkmark$	?
Defense Costs are provided outside the limits	$\checkmark$	?
No Liability Deductible	$\checkmark$	?
Expanded Definition of Bodily Injury to include sickness or disease by mental anguish or emotional distress	$\checkmark$	?
Inland Marine – Up to \$25,000 for Scheduled Items (carts, stands, booths, etc.). Blanket Limits available for Miscellaneous Items (value of less than \$2,500)	$\checkmark$	?
Property and General Liability Coverage is available for Warehouse and/or Office locations	$\checkmark$	?
Theft Coverage available for all locations	$\checkmark$	?

\* Products/Completed Operations Liability may be excluded for certain goods sold by applicant

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.