



AmTrust North America is pleased to offer ezPac, a flexible commercial package policy providing property and general liability coverage for small and mid-sized businesses. ezPac can be accessed quickly at our website via AmTrust *Online* to submit, rate, quote and bind policies, and match the insured's exposures with a wide range of optional and enhanced coverages.

## Eligible Classes of Business

- Apartments, condominiums and townhouses
- Mixed occupancies: retail, office and apartments
- Commercial real estate: lessors risk
- Restaurants
- Hotels
- Retail stores
- Wholesale distributors
- Office / Service

## Commercial Property

- Flexible and broad limit options available for Building, BPP and BI coverages
- ISO basic, broad and special causes of loss forms
- Replacement cost, agreed amount and actual cash value available
- All construction types eligible

## Optional Property Coverages

- Business Income
  - Actual Loss Sustained
  - Coinsurance or Monthly limit
- Tenants' Improvements and Betterments
- Flood (non-critical)

- Earthquake (non-critical)
- Ordinance or Law
- Sign
- Spoilage
- Equipment Breakdown
- Property Expansion Form, which provides a bundle of coverage enhancements in four sections:
  - Section I contains a host of basic coverages with set limits
  - Section II is Expanded Inland Marine
  - Section III is Expanded Crime
  - Section IV is Expanded Business Income
  - For added flexibility, the limits included in Sections II-IV can be increased individually to meet customers' needs.

## Comprehensive General Liability

- Limits up to \$1 million per occurrence / \$2 million General Aggregate
- Products / Completed Operations aggregate limit up to \$2 million
- ISO and company-specific General Liability forms

## Optional General Liability Coverages

- Liquor Liability: limits up to \$1 million / \$1 million
- Hired and Non-owned Automobile
- Cyber Liability
- Employee Benefits Liability
- Employment Practices Liability Insurance (EPLI)
- General Liability Expansion Endorsements (Non Contracting and Contracting), which provide GL coverage enhancements such as Alienated Premises, Product Recall Expenses, Primary Non-Contributory, Broad Notice of Occurrence and much more

## Ineligible Exposures

- Vacancy over 30%
- 24-hour operations
- Sub-contracting over 25%
- Seasonal operations
- Non-sprinklered frame restaurants
- Non-sprinklered frame habitational over 3 stories



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