Covenant Underwriters
e-commerce insurance programs

C-STORE APPETITE GUIDE

CHARACTERISTICS WITHIN UNDERWRITING AUTHORITY

- Valid USPS address in any of the 50 states or Washington, D.C.
- Convenience Store with gas pumps
- Total annual location sales (not including gas and liquor) are less than $3,000,000
- Lessor's risk permissible if the primary business operation occupies more than 50% of building area on location
- Less than 25% of usable area is vacant
- Construction type is wood-frame, joisted masonry, masonry non-combustible, or fire resistive
- Flat (built-up or membrane), tile, metal, and shingle roofs are acceptable; wood-shake roofs are not
- Roof newly installed or fully replaced in the last 25 years

ELIGIBLE EXPOSURES

The program may accept convenience stores with gas pumps with the following characteristics or exposures:

- Sales may include (but are not limited to) gasoline fuel, diesel fuel, diesel exhaust fluid (DEF), liquor, tobacco, consumer electronics, and pre-packaged, fresh, or prepared grocery items and non-alcoholic beverages
- The following items may be sold on an incidental basis (<10% of sales individually): e-cigarettes, CBD (where legal), lotto, video poker or gaming machines (where legal), auto accessories, household hardware, over-the-counter medicines
- Secondary exposures may include commercial cooking, self-service car wash, ATM, vending machines, and propane tank exchange
  - Any lessee with food service is subject to the below commercial cooking eligibility requirements
- An office structure used in support of C-Store business is acceptable, may include some merchandise shipping/receiving
- Food trucks

INELIGIBLE EXPOSURES

Any of the following will disqualify the risk:

- Any location with commercial cooking that does not comply with NFPA 96, including the use of UL AES 300 extinguishing systems covering all cooking surfaces, including regular maintenance and cleaning of these systems & equipment and regular hood/duct/fan cleaning at recommended intervals by qualified contractors
- Any separate non-C-Store business entity operating at the same USPS address as the C-Store. Common examples include window tinting, window chip repair, firework sales, apparel sales, etc. This does not apply to Lessors Risk
- Overnight Truck Parking, Truck Driver Lounge or Shower, Truck Stop, Truck Repair or Washing
- Towing operations for passenger or commercial vehicles
- Auto repair or tire shop operations or auto parts sales run by policyholder (other than incidental accessories)
- Automobile public storage garage, parking lot or parking station, valet service, courtesy vehicles
- Any building using Federal Pacific "Stab-Lok" circuit breakers
- RV parking with hookups or overnight campgrounds
- Any residential exposure or day care operations
- Storage or self-storage facilities operating in conjunction with C-Store
- Playgrounds, picnic tables, waterslides, amusement devices, swimming pools, spas, hot tubs and/or Jacuzzis, trampolines or other amusement or recreational equipment
- Check-cashing service or pawn shop

Questions?
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INELIGIBLE EXPOSURES (CONTINUED)

- Any serving of alcohol other than Lessors Risk
- Car wash operation involving vacuum, detailing, or waxing service performed by employees
- Insured with more than 20 C-Store locations owned or operated or more than 100 full-time employees
- Onsite U-Haul rentals
- The following LRO occupancies or co-tenants anywhere on the location: welding, fireworks retailer, nightclub, gentleman's club, housing of any kind, healthcare facility with overnight or residential exposure, bar/tavern, pawn shop, check cashing, emergency room, tanning salon, live entertainment
- The following LRO occupancies or co-tenants if next door to primary business operation: firearm retailer, any operation open past 10pm, restaurants for which liquor is more than 50% of sales, spray painting

AVAILABLE PROPERTY COVERAGES

Total Insured Value (including business assets and business disruption) at each location is less than $5M for all construction types (Frame, Joisted Masonry, Masonry Non-Combustible, Fire Resistive).

IMPORTANT PROPERTY COVERAGES

- Money and Securities: Up to $10,000
- Off-Premises Utility Services - Direct Damage: Up to $25,000
- Spoilage: Up to $10,000
- Sewer Backup Coverage: Up to $25,000
- Electric Vehicle Charging System: Up to $50,000
- Employee Theft: Up to $10,000
- Solar Power System: Up to $50,000
- Tenants Improvements & Betterments: Up to $50,000
- Outdoor Property: Up to $10,000

IMPORTANT LIABILITY COVERAGES

- General Liability Limit: Up to $1M/$2M
- Carwash Operations - Guest Auto Damage: Up to $10,000
- Assault or Battery Liability: Up to $100,000
- Damage to Rented Premises: Up to $1,000,000
- Medical Expenses: Up to $10,000
- Liquor & Cannabinoid Liability Limit: Up to $1,000,000
- Bad Gas: Up to $25,000
- Food or Beverage Contamination: Up to $100,000

ADDITIONAL COVERAGES

- Flood Coverage offered up to $250,000
- Equipment Breakdown Coverage Included
- HNOA offered up to $1,000,000
- 12-month period of Restoration for Business Disruption
- Terrorism Coverage Included
- Ordinance & Law Coverage A Included and B+C up to $200,000

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