

Business Pack Limit Appetite

Section	AIG	HCI Hollard. commercial insurance	QBE	CHUBB®
Employees	15 to 50	Unknown	99	50
Turnover	Up to \$3,000,000	Up to \$25,000,000	Up to \$20,000,000	Up to \$2,000,000 on Direct Up to \$10,000,000 on Wholesale
Public Liability	\$5mil \$10mil \$20mil	\$5mil \$10mil \$20mil	\$5mil \$10mil \$20mil	\$5mil \$10mil \$20mil
Building, Contents & Business Interruption	Up to \$5,000,000 Total Locations	Up to \$5,000,000 Total Locations	Up to \$5,000,000 Total Locations	Up to \$5,000,000 Total Locations
Theft	Up to \$100,000 \$10,000 maximum for Tobacco	Up to \$1,000,000	Up to \$2,000,000	Up to \$100,000 \$25,000 maximum for Tobacco \$50,000 maximum for Liquor
Portable Equipment	\$20,000 tools of trade items \$10,000 stock items \$30,000 total limit	\$500,000 total limit	\$300,000 per item \$500,000 total limit	\$25,000 per item \$50,000 total limit
Glass	Replacement	Replacement	Replacement	Replacement
Tax Audit	Not Offered	\$50,000	\$50,000	\$25,000
Employee Dishonesty	Not Offered	\$250,000	\$50,000	Not Offered
Electronic Equipment	In negotiation	\$500,000 per item \$1,000,000 total limit	\$60,000 per item \$500,000 total limit	\$150,000 total limit
Machinery Breakdown	In negotiation	\$200,000 per item \$500,000 total limit \$100,000 blanket cover	\$50,000 per item \$250,000 total limit \$50,000 for Stock Deterioration \$50,000 blanket cover	\$50,000 per item \$50,000 total limit \$25,000 for Stock Deterioration \$50,000 blanket cover
Money	Up to \$20,000	Up to \$30,000	Up to \$20,000	Up to \$30,000
Transit	Not Offered	Up to \$100,000	\$50,000 any one sending \$500,000 total annual sendings	Not Offered