

# Joyn

Broad appetite available

## INDUSTRIES WE INSURE



REAL ESTATE



SERVICES



RETAIL



WHOLESALE



ARTISIAN  
CONTRACTORS



MANUFACTURING

## PRODUCTS WE OFFER



PROPERTY



GENERAL LIABILITY

**\$10M**  
LOCATION TIV  
**\$25M**  
SCHEDULE TIV  
**\$2500**  
MINIMUM PREMIUM

OPTIONAL COVERAGE  
ENHANCEMENTS  
 ■ EQUIPMENT  
BREAKDOWN

**\$1M**  
LIMIT<sup>1</sup>  
**\$50M**  
REVENUE  
**\$2500**  
MINIMUM PREMIUM

OPTIONAL COVERAGE  
ENHANCEMENTS  
 ■ HIRED NON-OWNED  
AUTO LIABILITY  
 ■ LIQUOR LIABILITY



## Across six industry verticals



### REAL ESTATE

- Lessors of Residential & Nonresidential Buildings (excluding mini-warehouses, buildings with significant vacancy, student housing, memory care, assisted living & subsidized properties)
- Apartments (supplemental application required)
- Condominiums
- Light Commercial & Industrial Properties
- Mixed Use Retail / Residential / Other
- Older and/or Frame Construction
- Strip Malls & Shopping Centers



### RETAIL

- Beer, Wine, and Liquor Stores
- Book Stores & News Dealers
- Convenience Stores & Gas Stations
- Clothing, Shoe & Accessories Stores
- Florists
- Grocery & Food Specialty Stores
- Hardware Stores
- Household Appliance Stores
- Jewelry, Luggage & Leather Goods Stores
- Musical Instrument & Supplies Stores
- Office Supplies, Stationery & Gift Stores
- Outdoor Power Equipment Stores
- Sewing & Needlework Stores



### SERVICES

- Accommodation & Food (excluding casinos, B&Bs, camps, boarding houses & dorms, table / open-flame cooking, alcohol sales more than 30%, live music, dance floor or DJ exposure)
- Hotels & Motels
- Cafeterias, Grill Buffets, and Buffets
- Full and Limited-Service Restaurants
- Snack and Nonalcoholic Beverage Bars
- Administrative & Support Services (excluding religious organizations or social services)
- Auto Repair Services (property coverage only)
- Barber Shops, Beauty Salons & Nail Salons
- Business & Professional Education Services
- Dry-cleaning & Laundry Services
- Finance & Insurance Services
- Footwear and Leather Goods Repair
- Janitorial Services
- Landscaping Services
- Management Companies
- Offices of Health & Social Services
- Photofinishing Services
- Professional, Scientific & Technical Services
- Real Estate & Leasing Services
  - Offices of Real Estate Agents and Brokers
  - Residential & Nonresidential Property Managers (including Homeowners Associations)
  - Offices of Real Estate Appraisers



### MANUFACTURING

- Apparel & Textile Mills
- Beverage (including breweries & distilleries)
- Computer & Electronic Products
- Fabricated Metal
- Furniture & Related Products (excluding wood)
- Leather & Allied Products
- Machinery
- Nonmetallic Mineral Products
- Printing & Related Support Activities
- Stationary Paper Products



### WHOLESALE

- Clothing & Textile Materials (excluding infant related clothing or materials)
- Computer, Equipment & Software
- General Warehousing & Storage (excluding hazardous material)
- Hardware
- Office Equipment



### ARTISAN CONTRACTORS

- Drywall & Insulation
- Flooring, Tile & Terrazzo
- Finishing Carpentry
- Masonry
- Plumbing, Heating & Air-Conditioning
- Painting & Wall Covering
- Siding
- All risks exclude contractors that perform work in the five boroughs of New York City plus Westchester, Rockland, Nassau & Suffolk counties. This applies to contractors domiciled in the surrounding areas (e.g. New Jersey or Connecticut) but who perform work in New York City.

Join Us! Let's Talk!

Submissions@teamsrp.com