

COMMERCIAL PACKAGE POLICY (CPP) GUIDE

Our Commercial Package Policy (CPP) is a flexible coverage solution designed to meet the evolving needs of small businesses. This innovative product combines essential coverages—General Liability, Property, Crime & Fidelity, and Inland Marine—into one customizable policy, streamlining protection and simplifying the insurance experience.

PROGRAM HIGHLIGHTS

- General Liability required
- Property limited to Business Personal Property and Business Income; ideal for businesses that lease space
- Up to 5 locations and \$2M in property TIV
- Tailored for businesses with fewer than 50 employees
- Multi-policy discount for concurrent CPP and WC policies
- Target occupancies include offices/medical offices, e-commerce, retail, limited cooking food service (i.e., delis, ice cream shops), and services like barber/beauty shops, florists, and more
- Optional endorsements: Hired & Non-Owned Auto Liability (HNOA) and Professional Liability (PL), subject to eligibility

KEY PROGRAM FEATURES AND BENEFITS

- Admitted, direct bill program with easy online service
- 200+ class codes offered
- 90% of applications receive straight-through processing; minimal UW approvals necessary
- Automatic renewals - no ACORD or new applications needed
- A smart alternative to inflexible BOPs and complex CPPs; our modular design and optional endorsements ensure policyholders get exactly what they need and skip what they don't
- Primary GL limits: Up to \$1M occurrence/\$2M aggregate; split limits also available
- Business Personal Property (BPP) + Business Income/Extra Expense cannot exceed \$2,000,000 in total insurable value on any one policy
- Business Income Limits may not exceed the BPP limit
- Crime and Fidelity insuring agreements have a policy level aggregate of \$25,000
- Inland Marine total policy aggregate may not exceed \$250,000

