

# SMALL BUSINESS GENERAL CASUALTY



Richmond National has a broad appetite within the market. Small Business focuses on small accounts within the General Casualty marketplace.

## Small Business General Casualty Target Classes Habitation - Hospitality - Lessor's Risk Only

- Apartment buildings and complexes
- Condominium and homeowners associations
- Hotels and motels – including both interior and exterior entry
- Lessor's risk only – including offices, shopping centers, warehouses, and other commercial space
- Vacant buildings and vacant land
- Convenience stores – including gasoline pumps and carwashes
- Houses of worship
- Private schools
- Homeschool co-ops
- Trade schools
- Childcare facilities

## Coverages

- Comprehensive general liability occurrence coverage form
- Primary general liability limits of \$1,000,000 per occurrence and \$2,000,000 annual aggregate
- Medical payments
- Employee benefits liability
- Hired and non-owned auto liability
- Abuse or molestation coverage options
- Assault and battery coverage options
- Habitability coverage options
- Coverage options for outdoor play equipment

## Submission Requirements

- ACORD commercial insurance application and general liability application with a complete description of operations
- Supplemental application, where appropriate
- Five-year currently valued loss runs with a description provided for losses over \$25,000

**Please send all submissions to:**  
**sgc@richmondnational.com**

### **Contact Us:**

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