

# Shining a Spotlight on Small Business

## Westfield Makes it Easy to Write Small Business

We've set our sights on specific preferred small business classes to help quote, bind, and issue business more quickly and efficiently than ever before.

And when it comes to accidents or incidents, Westfield's experienced, collaborative team cares for your claim quickly and accurately, adapting as necessary to guide you through at every step.

### Three Reasons Why These Classes are Easy to Write

1. With up to 78% straight-through processing, these businesses are super easy to write with us.
2. We are priced very competitively in these classes.
3. From our SureStep BOP to Cyber Insurance, Workers' Comp Insurance, and more, we offer comprehensive coverages for all these classes.

### Products We Offer for These Classes

1. SureStep® BOP
2. Cyber Insurance
3. Equipment Breakdown
4. Employment Protection Liability Insurance
5. Actual Loss Sustained Business Income Coverage
6. Property and GL Expanded Coverages
7. Workers' Comp Insurance



**Why  
Westfield**



#### 4481 Clothing

- 448110 - Men's Clothing Stores
- 448120 - Women's Clothing Stores
- 448130 - Children/Infant Clothing Stores
- 448140 - Family Clothing Stores
- 448150 - Clothing Accessory Stores
- 448190 - Other Clothing Stores



#### 4523 General Merchandise Stores, including Warehouse Clubs and Supercenters

- 452311 - Warehouse Clubs and Supercenters
- 452319 - All Other General Merchandise Stores



#### 4533 Antique Stores

- 453310 - Antique Stores



#### 4511 Sporting Goods, Hobby, and Musical Instrument Stores

- 451110 - Sporting Goods Stores
- 451120 - Hobby, and Game Stores
- 451130 - Sewing, Needlework, and Piece Goods Stores
- 451140 - Musical Instrument and Supplies Stores



#### 4461 Health and Personal Care Stores

- 446120 - Cosmetics, Beauty Supplies, and Perfume Stores
- 446130 - Optical Goods Stores
- 446191 - Food (Health) Supplement Stores
- 446199 - All Other Health and Personal Care Stores



#### 4541 Electronic Shopping and Mail-Order Houses

- 454110 - Electronic Shopping and Mail-Order Houses



#### 4543 Direct Selling Establishments

- 454390 - Other Direct Selling Establishments
- Gas Stations – self-service and convenience/grocery retail
- Residential Cleaning Services
- Stores – no food or drink – Other than not-for-profit
- Manufacturers' Representatives



#### 5412 Accounting, Tax Preparation, Bookkeeping, and Payroll Services

- 541211 - Offices of Certified Public Accountants
- 541213 - Tax Preparation Services
- 541214 - Payroll Services



#### 5414 Specialized Design Services

- 541420 - Industrial Design Services



#### 8121 Personal Care Services

- 812111 - Barber Shops
- 812112 - Beauty Salons
- 812113 - Nail Salons



### SureStep®: Westfield's Unique Business Owners Policy

SureStep is Westfield's business owner policy with a twist.

We've designed SureStep BOP to grow with a small business.

To do that, we started with the standard ISO BOP and built-in key coverage – like Business Income – with more pricing flexibility and more options. So now, customers can start with the coverage they need and expand coverage and limits as they grow.

*It's flexible. It's innovative. It's Westfield.*

### General Eligibility

- Small Business Definition Policy Premium Threshold less than or equal to \$75,000 applies
- Small Business GL and Property eligibility applies as follows:
  - GL - \$10M Sales by Location
  - Property - \$10M TIV for each Building



**Appetite  
Guide**

# Details on Why We're Spotighting these Preferred Classes

## WE HAVE NO INDUSTRY KNOCKOUT QUESTIONS FOR THESE CLASSES

1. Clothing Stores
2. Health and Personal Care Stores
3. General Merchandise Stores, including Warehouse Clubs and Supercenters
4. Direct Selling Establishments
5. Accounting, Tax Preparation, Bookkeeping, and Payroll Services

## SERVICES

**GL 10113 Barber Shops, GL 10115 Beauty Salons, GL 15600 Nail Salons**  
Does the insured provide permanent makeup services?

**GL 541420 Industrial Design Services**  
Does the insured carry professional liability coverage for their architectural engineering or design services?

## RETAIL

### GL 10026 Antique Stores

- Does the insured sell guns?
- Does the insured sell used baby furniture?
- Does the insured sell used protective sporting equipment?
- Does the insured rent or sell motorized vehicles other than autos?
- Are any locations pawn shops?

### GL 10150 Bicycle Stores - sales and servicing

Does the insured rent or sell motorized vehicles other than autos?

### GL 18206 Sporting Goods or Athletic Equipment Stores

- Does the insured sell guns?
- Does the insured sell used protective sporting equipment?

### GL 18437 Stores - no food or drink - other than not-for-profit

- Does the insured sell used baby furniture?
- Does the insured sell used protective sporting equipment?
- Are any locations pawn shops?

### GL 18438 Stores - no food or drink - not-for-profit only

- Does the insured sell used baby furniture?
- Does the insured sell used protective sporting equipment?
- Are any locations pawn shops?

### GL 18911 Variety Stores - other than not-for-profit

Are any locations pawn shops?

### GL 18912 Variety Stores - not-for-profit only

Are any locations pawn shops?

### GL 45900 Mail Order or Online Drugstores

- Are written policies and procedures in place to adhere to federal, state and local requirements concerning controlled substances?
- Are buildings containing controlled substances protected with an alarm and security system?
- Are the names and addresses of sellers; drug names, quantities, dates of receipt and distribution of controlled substances for all transactions recorded and maintained as mandated by federal, state and local regulations?
- Has the insured had any controlled substance enforcement warnings or citations?
- Are outdated, damaged or deteriorated controlled substances destroyed or returned to the manufacturer?
- Are records maintained for 2 years regarding the disposal of outdated, damaged or deteriorated controlled substances?
- Are shipping containers with controlled substances examined to identify damage or tampering?
- Are drugs rotated following the requirements outlined by federal, state and local regulations?

### GL 45901 Mail Order Houses

- Does the insured sell guns?
- Does the insured sell used baby furniture?
- Does the insured sell used protective sporting equipment?

*These questions are necessary for accurate risk assessment.*



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