

[*powering on*]

Westfield Small Business



WESTFIELD®

Westfield Small Business Insurance: 10 Business Classes for Easy Writing

Westfield insures more than 300 Small Business Classes. We are shining a spotlight on 10 classes that are easy to write with Westfield - classes you can quickly quote, issue, and bind. And then move on to the next opportunity.

Three Reasons to Write These Classes with Westfield

- 1. High Straight-Through Processing** – Save time and keep the writing process easy with classes that have minimal to no exclusions.
- 2. Customer Satisfaction** – Connect your customers to a carrier that takes an empathetic approach to claims with personalized service, 24-7 support, and easy and accurate processing.
- 3. Healthy Market Penetration** – Tap into a provider that is thoughtfully and actively growing within the market and is committed to becoming a leader in these 10 retail, office, and service classes.

Accountants and Financial Services Business Class

Your clients can find the right balance for their business with Westfield's comprehensive insurance solutions. **We entertain all accountants and financial services businesses subject to underwriting approval*.**

Accountants and Financial Services like:

- **Offices of Certified Public Accountants***
- **Tax Preparation Services***
- **Payroll Services***

Offering More Than 5 Insurance Solutions for Accountants and Financial Services



SureStep
BOP



Cyber
Insurance



Equipment
Breakdown



Employment
Protection
Liability Insurance



Commercial
Crime Expanded
Coverage



Workers'
Compensation

Additional Insurance Solutions for Accountants and Financial Services

- Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- Inland Marine Property Expanded Coverages
- General Liability Expanded Coverages

Here's What Other Accountants and Financial Services Business Owners are Saying About Westfield's Claim Experience

*"The process for reporting and filing the claim was **very easy and required little effort** on my part. Thank you for the great service!"*

*"Process was very easy. **Westfield did all the work.** Thank you."*

*"Overall, was **satisfied with the communication and professionalism** in handling my claim."*

Forbes Advisor recently named Westfield as one of America's best personal lines auto and homeowners insurance companies for 2023. We offer a 7% discount on personal home and auto policies for SureStep BOP policy holders.

+ All policies are subject to underwriting approval.

*SureStep BOP not available

Antique Store Business Class

Flexible small business insurance is a real treasure. Westfield offers comprehensive insurance solutions.

Antique Stores:

- **Except for** antique stores that sell guns, used baby furniture, or used protective sporting equipment; and/or has locations that are pawn shops.

Offering More Than 5 Insurance Solutions for Antique Stores



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Equipment
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Employment
Protection
Liability Insurance



Commercial
Crime Expanded
Coverage



Workers'
Compensation

Additional Insurance Solutions for Antique Stores

- Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- Inland Marine Property Expanded Coverages
- General Liability Expanded Coverages

Here's What Other Antique Store Owners are Saying About Westfield's Claim Experience

*"I had anxiety about getting everything replaced after my incident but **after talking with representatives, I was confident** I could be back up and running quickly. Thank you, Westfield, for being there for me."*

*"**Prompt attention.** I love Westfield!"*

*"Very **professional** and very **straightforward**."*

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*SureStep BOP not available

Clothing Store Business Class

We help clothing stores find the right fit with comprehensive solutions. **We entertain all clothing stores subject to underwriting approvals*.**

Clothing Stores like:

- Men's Clothing Stores⁺
- Women's Clothing Stores⁺
- Children's and Infants' Clothing Stores⁺
- Family Clothing Stores⁺
- Clothing Accessories Stores⁺
- Other Clothing Stores⁺

Offering More Than 5 Insurance Solutions for Clothing Stores



SureStep
BOP



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Insurance



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Liability Insurance



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Coverage



Workers'
Compensation

Additional Insurance Solutions for Clothing Stores

- Property Expanded Coverages
- Inland Marine Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- General Liability Expanded Coverages

Here's What Other Clothing Store Owners are Saying About Westfield's Claim Experience

*"Westfield **made it so simple to make a claim.** Our agent was knowledgeable and told us exactly what would happen next. The adjuster was concerned with our loss and provided excellent assistance. We received our claim amount so quickly we barely noticed the loss. Great teamwork!"*

*"The claim was processed promptly and efficiently. Great insurance company to have. I will refrain that... **the best insurance company to have.**"*

*"I was **very impressed with the ease and time frame my claim was processed.**"*

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*SureStep BOP not available

Direct Seller Business Class

We're all about adding value for direct sellers with comprehensive insurance solutions.

We entertain all direct sellers subject to underwriting approval*.

Direct Seller Establishments like:

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

Offering More Than 5 Insurance Solutions for Direct Sellers



SureStep
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Employment
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Liability Insurance



Commercial
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Coverage



Workers'
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Additional Insurance Solutions for Clothing Stores

- Property Expanded Coverages
- Inland Marine Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- General Liability Expanded Coverages

Here's What Other Direct Sellers are Saying About Westfield's Claim Experience

*"I appreciate the **ease of filing our claim**. I was able to call our agent, and in a very short time I was contacted and had a claim number. The time it was handled was quick and Westfield even followed up with me after to see if everything went well."*

*"Westfield took care of my **claim in a timely manner and there were no issues**. Thank you."*

*"**Unbelievably great service, excellent communication, hassle-free claim settlement**. Extremely satisfied."*

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*SureStep BOP not available

General Merchandise Store Business Class

Our “point of sale” is ensuring your client’s business is covered when they need it most.

General Merchandise Stores like:

- **Warehouse Clubs and Supercenters:** We write all Warehouse Clubs and Supercenters subject to underwriting approvals.*
- **Stores except** for ones that sell food or drinks, or sell used baby furniture and/or used protective sporting equipment, or has locations that are pawn shops.
- **Variety Stores except** for those with pawn shop locations.

Offering More Than 5 Insurance Solutions for General Merchandise Stores



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Liability Insurance



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Workers'
Compensation

Additional Insurance Solutions for General Merchandise Stores

- Property Expanded Coverages
- Inland Marine Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- General Liability Expanded Coverages

Here's What Other General Merchandise Store Owners are Saying About Westfield's Claim Experience

*"I had anxiety about getting everything replaced after my incident; but after talking with representatives, I was confident I could be back up and running quickly. **Thank you, Westfield, for being there for me.**"*

*"Everything was handled quickly and fairly. **I am completely satisfied with my first ever claim I have had to deal with.** Thank you."*

*"Everything was **a very easy process.**"*

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+ All policies are subject to underwriting approval.

*SureStep BOP not available

Health and Personal Care Store Business Class

We entertain all health and personal care stores subject to underwriting approval.*

Health and Personal Care Stores like:

- Cosmetics, Beauty Supplies, and Perfume Stores*
- Optical Goods Stores*
- Food (Health) Supplement Stores*
- All Other Health and Personal Care Stores*

Offering More Than 5 Insurance Solutions for Health and Personal Care Services



SureStep
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Workers'
Compensation

Additional Insurance Solutions for Health and Personal Care Stores

- Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- Inland Marine Property Expanded Coverages
- General Liability Expanded Coverages

Here's What Other Health and Personal Care Store Owners are Saying About Westfield's Claim Experience

*"Working with Westfield was actually a pleasure considering the subject matter was not the most positive. **Very easy, and all questions addressed and answered fast** which I truly appreciate."*

*"**Most efficient claim processing** I have experienced in my 40+ years."*

*"**Prompt service, and regular communication** from the adjuster. **Very quick payment.**"*

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+ All policies are subject to underwriting approval.

*SureStep BOP not available

Hobby, Musical Instrument, and Sporting Goods Store Business Class

Your clients can get just the coverage and protection they need quickly so they can get back to helping others find that perfect item.

Hobby, Musical Instrument, and Sporting Goods Stores like:

- **Sewing, Needlework, and Piece Goods Stores***
- **Hobby, Craft, or Artist's Supply Stores***
- **Musical Instrument and Supplies Stores***
- **Bicycle Stores (Sales and Servicing) except** for stores that sell or rent motorized vehicles other than autos.
- **Sporting Goods or Athletic Equipment Stores except** for stores that sell guns or used protective sporting equipment.

Offering More Than 5 Insurance Solutions for Hobby, Musical Instrument, and Sporting Goods Stores



SureStep
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Cyber
Insurance



Equipment
Breakdown



Employment
Protection
Liability Insurance



Commercial
Crime Expanded
Coverage



Workers'
Compensation

Additional Insurance Solutions for Hobby, Musical Instrument, and Sporting Goods Stores

- Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- Inland Marine Property Expanded Coverages
- General Liability Expanded Coverages

Here's What Other Hobby, Musical Instrument, and Sporting Goods Store Owners are Saying About Westfield's Claims Experience

*"I had little or nothing beyond reporting the claim and it was **settled in record time.**"*

*"**Exceptional customer service**, explained the claims process thoroughly."*

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*SureStep BOP not available

Online Retailers and Mail Order Houses Business Class

Your clients can get coverage to protect their bottom line so they can stay focused on growing their top line.

Online Retailers and Mail Order Houses like:

- **Catalog or Premium Coupon Redemption Stores:** We write all Catalog and Premium Coupon Redemption Stores subject to underwriting approvals.*
- **Mail Order or Online Drugstores*** except for those with controlled substance enforcement warnings or citations. We will write with those having written policies and procedures in place that adhere to federal, state, and local requirements concerning controlled substances.

Offering More Than 5 Insurance Solutions for Online Retailers and Mail Order Houses



SureStep
BOP



Cyber
Insurance



Equipment
Breakdown



Employment
Protection
Liability Insurance



Commercial
Crime Expanded
Coverage



Workers'
Compensation

Additional Insurance Solutions for Online Retailers and Mail Order Houses

- Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- Inland Marine Property Expanded Coverages
- General Liability Expanded Coverages

Here's What Other Online Retailers and Mail Order Houses are Saying About Westfield's Claims Experience

"Excellent service, absolutely happy with results, and the people I dealt with were polite and understanding. THANK YOU!!!!"

*"Very professional and the speed that it was taken care of was **very fast**."*

*"The rep was great to work with. We **coordinated well** to keep everyone happy."*

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+ All policies are subject to underwriting approval.

*SureStep BOP not available

Personal Care Services Business Class

Your clients should live their best life and protect their best business with comprehensive insurance solutions.

Personal Care Services like:

- **Barber Shops:**
All stores except if they provide permanent makeup services.
- **Beauty Salons:**
All stores except if they provide permanent makeup services.
- **Nail Salons:**
All stores except if they provide permanent makeup services.

Offering More Than 5 Insurance Solutions for Solutions for Personal Care Services



SureStep
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Professional
Liability



Cyber
Insurance



Equipment
Breakdown



Employment
Protection
Liability Insurance



Commercial
Crime Expanded
Coverage



Workers'
Compensation

Additional Insurance Solutions for Solutions for Personal Care Services

- Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- Inland Marine Property Expanded Coverages
- General Liability Expanded Coverages

Here's What Other Personal Care Services Owners are Saying About Westfield's Claim Experience

*"In the years I have been working with Westfield I have **never had any issues**. I always get my questions answered and someone is **always** available to help."*

*"Dealing with my claims rep was **so easy**. He made the whole process so easy."*

*"Our claims person was **extremely helpful and knowledgeable**."*

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+ All policies are subject to underwriting approval.

*SureStep BOP not available

Specialized Design Services Business Class

Your clients can get coverage designed just for them with Westfield's comprehensive insurance solutions.

Specialized Design Services like:

- **Industrial design services as long as** the customer carries professional liability coverage for architectural, engineering, or design services.

Offering More Than 5 Insurance Solutions for Specialized Design Services



SureStep
BOP



Cyber
Insurance



Equipment
Breakdown



Employment
Protection
Liability Insurance



Commercial
Crime Expanded
Coverage



Workers'
Compensation

Additional Insurance Solutions for Solutions for Specialized Design Services

- Property Expanded Coverages
- Actual Loss Sustained (ALS) Business Insurance Coverage
- Inland Marine Property Expanded Coverages
- General Liability Expanded Coverages

Here's What Other Designers are Saying About Westfield's Claim Experience

*"Westfield did an amazing job; made sure everything was explained and reassured me that everything was going to be ok. They **went the extra mile for me**, and I appreciate all they did."*

*"Very **professional and prompt** service. Great job!"*

*"**Nice, professional, and courteous.** Thank you."*

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*SureStep BOP not available

Westfield Protects More Than 340 Small Business Types

It doesn't matter the industry. Every small business owner wants to safeguard their operations, employees, customers, and investments. Westfield insures small businesses across industries and offers flexible options that adapt to changing needs.

Scan the QR code to view our **digital appetite guide** and easily find details about the other businesses we insure.



SureStep® Business Owners Policy

SureStep is our vision of what a BOP should be — strategic and efficient and flexible.

Why?

Because it grows with the customer. From start-up to established, a business owner can keep the same policy and add coverages in increments that meet changing business needs over time.

Eligibility Requirements

Only Specific class codes from 10 Sectors are eligible:

- Construction
- Distributors
- Habitational
- Hotel
- Incidental
- Office
- Restaurant
- Retail
- Self Storage
- Service

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:
 - o GL - \$10M Sales by Location
 - o Property - \$10M TIV for each Building

Eligibility By Industry Sectors (following industry sectors have additional eligibility requirements):

- Construction
 - o May not exceed \$750,000 total payroll for all named insureds listed on policy
 - o May not have more than 25% of work subcontracted
 - o Insured must have at least 3 years of industry experience
- Habitational
 - o May not have more than 20 buildings at a location
 - o May not have more than 14 units in each building
- Hotel
 - o May not have more than 25 locations
 - o May not have buildings with more than 5 stories
 - o Insured must have at least 3 years of industry experience
- Restaurant
 - o May not have more than 25 locations
 - o Insured must have at least 3 years of industry experience



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Coverage Glossary



SureStep® Business Owners Policy

SureStep® BOP grows with your clients. Start with coverage your clients need and expand coverage and limits later. And get this — if they buy insurance for their business along with Westfield personal insurance, they'll get up to a 7% discount off Westfield Personal Auto and Homeowners insurance.



Cyber Insurance

If your client's business becomes the target of a breach, hack, or other cyber-attack, Westfield cyber insurance provides first- and/or third-party coverage against losses, including data breaches, extortion, ransomware, theft, hacking, and leaking of customer information.



Equipment Breakdown Insurance

Your clients get protection from lost revenue when equipment is damaged through power surges, electrical shortages, or employee mishaps.



Employment Protection Liability (EPL) Insurance

EPL coverage protects your client's business in the event a current or former employee sues for acts like wrongful termination, discrimination, or harassment.



Commercial Crime Expanded Coverage

This provides protection against employee theft, forgery or alteration, losses from accepting fake money orders and money, and security theft that happens inside and outside your client's business premises.



Workers' Compensation

Your clients' employees are worth protecting. Workers' Compensation coverage provides wage and medical benefits for your clients' employees who are injured or become ill as a direct result of their job.



Professional Liability Coverage

This coverage is designed to protect your client's business from liability when a customer claims negligence or sues for failure to perform.