

# CHOOSE THE RIGHT SOLUTION FOR YOUR BAKERY

- Are total sales less than \$6 million?
- Is building area less than 35,000 square feet?

YES

NO

## BUSINESS OWNERS POLICY

BOP class codes

- 54606 - Retail - no baking on premises
- 71311 - Retail - with baking on premises

## COMMERCIAL PACKAGE POLICY

General liability class codes

- 10100 - Bakeries - with baking on premises, no deep frying

Property class codes

- 2200 - Bakeries - baking on premises with delivery
- 0533 - Bakeries - baking on premises without delivery
- 0532 - Bakeries - no baking on premises without delivery, sales only

**LOG IN TO ENCOVA EDGE TO OBTAIN A QUOTE!**

Don't forget to answer these important questions.

## BUSINESS OWNERS AND PACKAGE POLICIES

- Are bakery products mass produced and then distributed to retailers?
- Are catering services offered?
- Are custom baked goods offered?
- Any recent health code violations?

- Is baking equipment permanently installed?
- Is hard-to-replace or custom equipment needed?
- Are there any deep fryers on premises?

## COMMERCIAL AUTO

- Is delivery offered?
- Are vehicles used for personal use?

YES

NO

## NO BIG DEAL!

Refer your quote to your small business underwriter, and they'll follow up with a few more questions.

## YOU'RE ALL SET!

You can bind and issue your policy in Encova Edge!