

# Appetite & Reference Guide



**Retail & Related Services**  
**Lessor's Risk Only**  
**Artisan Contractors**  
**Builder's Risk**  
**Special Events**

# GET TO KNOW YOUR BLITZ BDU



**Joe Miller**

Joe began his career in Insurance in 1999 as an Independent agent in Florida. Moved to the company side in 2005 to help a regional PL company grow in the state of Texas. He moved to commercial lines while at a E&S Carrier and worked as a Field UW before going to a national Carrier as a Small Commercial Territory Manager. Started with Blitz early 2024.

## Concierge Level Service

Joe is your primary contact for all things Blitz including:

- Appetite & Marketing
- Risk Specific Questions
- Forms
- Premium Adjustments

## Joe's Contact Information

Email: [joseph.miller@blitzinsurance.com](mailto:joseph.miller@blitzinsurance.com)

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## Other Important Contact Information

Billing: [billing@blitzinsurance.com](mailto:billing@blitzinsurance.com)

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# Retail & Services



## MONOLINE GL Minimum Premiums

starting at

# \$350

+ taxes & fees

## Package MP \$500

## Coverage Benefits

- Up to \$7MM/\$2MM Commercial General Liability limits
- Additional Insured Bundle - No Charge (Blanket AI, PNC, WOS)
- Property coverages available include Building, Tenant Improvements, Business Income/Extra Expense, Customizable Property Endorsement

## Appetite Profile

- Payroll up to \$3M
- Sales: up to \$75M
- Up to \$SM in Total Insured Value per location
- New Ventures
- Accounts with Losses

## 100+ Classes of Business including:

- Antique Stores
- Appliance Stores - Household
- Army/Navy Stores
- Beverage Stores
- Camper/Travel Trailer Sales Agencies
- Clothing Stores
- Collectibles and Memorabilia Stores
- Concessionaires
- Contractors Equipment Rental
- Discount Stores
- Furniture Stores
- Glass Dealers and Glaziers
- Health Food Stores
- Markets - Open and Not Open Air
- Medical Supply Stores
- Nursery - garden
- Produce Handling/Packing
- Rental Stores
- Internet Retailers
- Internet Auctions
- Sporting Goods stores
- Tattoo Parlors
- Tobacco Products Stores



## About Blitz

Blitz is a technology-led insurance company that brings the \$700B E&S market into the next generation. Focusing on small commercial E&S property & casualty risks, Blitz's fast and simple end-to-end technology forward underwriting platform displaces the lengthy, manual insurance-buying processes that have frustrated both brokers and business customers alike.

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\*This information provided is a brief overview of our guidelines and offerings. NY, CO have additional limitations based on class. NY requires mandatory action over form attachment.

# Lessor's Risk

## Coverage Benefits

- Up to \$1,000,000/\$2,000,000 commercial general liability limits
- Up to \$3M in Total Insured Value per location

## Optional Coverages including:

- Commercial Property Extension
  - Outdoor Property- Fences, Signs, Antennas, Satellite Dishes
  - Outdoor Property- Trees, Shrubs, Other Plants
  - Back-Up Sewage
  - Business Income

BUILDING  
**Minimum  
Premium**

**\$750**

per location

MONOLINE GL  
**Minimum  
Premiums**

starting at

**\$500**

+ taxes & fees

## Tenant Occupancies

Below are some sample tenant occupancies considered

- <30% vacant exposure
- Exercise and Health
- Distributors
- Industrial and Processing
- Storage - Warehouse
- Offices
- Parking
- Restaurants
- Services
- Retail/Mercantile

## Ineligible Classes

- Bars, Taverns, Microbreweries, nightclubs or adult entertainment
- Habitational
- 24-hour Operations



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# Lessor's Risk

## Features

- ♦ Minimum Premiums:
  - \$500 General Liability
  - \$750 Property
- ♦ Replacement Cost available to qualifying buildings
- ♦ Flexible coverage options
- ♦ 25% minimum earned premium applies

## Coverages Available

- ♦ General Liability
  - Assault & Battery sublimit available to qualifying risks
- ♦ Property coverages include:
  - Building
  - Business Personal Property
  - Business Income/Extra Expense
  - Enhancement options (see below)
  - Building Ordinance or Law
  - Theft & Vandalism sublimit available to qualifying risks

## Coverage Limits

- ♦ General Liability limit options:
  - \$1 million / \$1 million
  - \$1 million / \$2 million
- ♦ Medical Payments: \$5,000
- ♦ Personal & Advertising Injury: \$1 million
- ♦ Property - Limits up to \$3 million

## Deductibles

- ♦ \$0 General Liability deductible
- ♦ \$1,000 Prop deductible available
- ♦ Wind/Hail, up to 5%

## Account Size

- ♦ Property: Total Insured Values of under \$3M for locations
- ♦ General Liability: Total Building Square Footage of under 30,000

## States

- ♦ Available in all states excluded Hawaii, Idaho, and Louisiana (limited coverage within New York and Florida)

## Optional Enhancements

- ♦ Commercial Property Extension
  - Backup of Sewer, Drain or Sump
  - Outdoor Property
    - Fences, Signs, Antennas, Trees, Shrubs, Other Plants

## Risk Criteria - Eligible Occupants

- ♦ Retail/Mercantile
- ♦ Select Health & Exercise Facilities
- ♦ Offices/Professional Services
- ♦ Limited Cooking (Bakery, Coffee Shop, Cafe)

## Risk Criteria - Ineligible Risks

- ♦ Risks located within the New York five (5) Boroughs
- ♦ Habitational Risk (Apartments, Dwellings, etc)
- ♦ Auto Body Repair or Dealers
- ♦ Bars, taverns, microbreweries, nightclubs, etc.
- ♦ Car Washes
- ♦ Concert Halls
- ♦ Gas Stations & Convenience Stores

## Submit

- ♦ Storage of hazardous material on premises (e.g. paint, pool chemicals, commercial cleaning supplies, etc)
- ♦ Tenant is open past 10pm
- ♦ 0% sprinkler on higher value buildings
- ♦ Health & Exercise Tenants contain Cross-fit or Boxing Gyms



MONOLINE GL  
**Minimum  
Premiums**

starting at

**\$500**

+ taxes & fees

## Coverage Benefits

- Up to \$1MM/\$2MM Commercial General Liability limits
- Additional Insured Bundle - No Charge (Blanket AI, PNC, WOS)
- Contractors Inland Marine Bundle
- New construction: Up to 25 new homes/year; 15 for CD states (AZ, CO, FL, LA, NV, NY, SC, TX )

## Appetite Profile

- Payroll up to \$3M
- Sales: up to \$15M
- Up to \$3M in Total Insured Value per location

### General Contractors

Artisan Contractors including:

- **Carpentry**
- **Computer Service & Repair**
- **Communication Equipment- I/S/R**
- Debris Removal
- Door, Window Installation
- Drywall or Wallboard Installation
- **Electrical Work- within buildings**
- Floor Covering Installation
- **Handyperson**
- Heating or Combined Heating - I/S/R
- Insulation Work
- Janitorial Services
- **Landscape Gardening**
- **Machinery or Equipment I/S/R**
- **Masonry**
- **Metal Erection**
- **Painting**
- Plastering or Stucco Work
- Septic Tank Systems
- Sheet Metal Work
- Siding Installation
- **Swimming Pool- I/S/R**
- Telephone, Telegraph or Cable Television Line Construction
- Tile, Stone, Marble, Mosaic or Terrazzo Work
- Welding or Cutting
- Window Cleaning

\*target classes in bold



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# Contractors

## Features

- 80+ classes offered
- \$0 GL deductible for most classes
- Flexible coverage options
- 25% minimum earned premium applies
- New Ventures - Coverage Available

## Coverages Available

- General Liability
- Property coverages include:
  - Building
  - Tenant Improvements
  - Business Personal Property
  - Business Income/Extra Expense
  - Customizable property enhancement
  - Building Ordinance

## Account Size

- Payroll: Up to \$3 million
- Sales: Up to \$15 million

## Class Offering Highlights

- Alarms and Alarm System - I/S/R
- Carpentry
- Excavation
- General Contractors
- Grading of Land
- Guniting or Shot-crete
- Handyperson
- Heating and Combined Heating
- Inspection and Appraisal Companies
- Metal Erection
- Painting
- Swimming Pool - I/S/R
- Tree Pruning
- Welding

## Additional Insured's

- Blanket additional insured with primary / noncontributory wording and waiver of transfer of rights is included are available with no additional charge (NY exception)
- Completed Operations coverage available for commercial/residential exposures
- Mortgagees / loss payees / lienholders are available at no charge
- 30-day notice of cancellation provision can be added at no additional charge

## Coverage Limits

- General Liability limit options:
  - \$1 million / \$1 million
  - \$1 million / \$2 million
- Personal & Advertising Injury: \$1 million
- Stop Gap coverage available: \$1 million
- Property - Limits up to \$3 Million

## States

- Available in all states excluding Hawaii, Idaho, and Louisiana

## Optional Enhancements

- Contractors Equipment Bundle
  - Contractors Equipment and Miscellaneous Tools
  - Installation Floater
  - Contractors Equipment Rental and Reimbursement
- Contractors Home Repair and Remodeling
- Contractors Liability Extension (limited E&O coverage)
- Designated Construction Project(s) General Aggregate Limit
- Limited Coverage for Property Damage From Swimming Pool Pop-Up
- Lost key Coverage Endorsement
- Loss of Electronic Data Resulting From Physical Injury to Tangible Property Liability Coverage
- Commercial Property Extension
  - Accounts Receivable
  - Backup of Sewer, Drain or Sump
  - Employee Dishonesty
  - Money & Securities
  - Outdoor Property Hardware
  - Outdoor Property
  - Personal Effects and Property of Others
  - Property in Transit
  - Spoilage
  - Tenant Glass, Fixtures, Permanently Installed Machinery and Equipment
  - Valuable Papers (other than electronic data)

## Risk Criteria

- New residential construction limited to 25 per year (15 for CD states)
- NY – no work within the 5 boroughs
- NY – no work in excess of 60 feet
- CO/NY – Class restrictions
- Subcontractors must carry \$1,000,000 occurrence / \$2,000,000 aggregate limits and list the insured as an AI with PNC wording
- Uninsured subcontractors will be rated as employee payroll

## Submit – General Liability

- Construction defect claims within the past 3 years
- Single loss greater than \$15,000
- 2 or more losses in prior 3 years – including open claims and claims closed without payment
- Multiple Named Insureds
- Sales in excess of \$2,500,000
- Payroll in excess of \$1,500,000
- Payroll under 30% of sales – if subcontracting code is on the policy, this submit would not apply

## Coverage Benefits

- Written on an Inland Marine form
- Up to \$3M in Total Insured Value
- Coverage for ground up construction, renovation, and remodel exposures
- Coverage options available for existing structure
- Project terms of six (6) months to a year

**Minimum  
Premiums**  
starting at

**\$500**

+ taxes & fees



## Optional Coverages including:

- Contractors Equipment Bundle Limit
- Contractor Penalties Limit
- Debris Removal Limit
- Delay in Completion Coverage:
  - Soft Costs, Business Income, Rental Value
- Limited Coverage for Fungi, Wet Rot and Dry Rot Limit
- Ordinance or Law Coverage Limits
- Pollutant Clean-Up and Removal Limit
- Preservation of Property Expense Limit
- Property at Temporary Storage Location Limits
- Property in Transit Limits
- Temporary Structure Expense Limit



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# Builder's Risk

### Features

- 6, 8, 10, 12-month policy terms available
  - Options for construction greater than one year
- Coverage written on Inland Marine forms
- Liability coverage options available
- Remodel/renovation - coverage offered for existing structure
- Coverage offered for new residential projects

### Coverages Available

- Multiple limit options offered
- Claim Preparation Costs
- Contractual Penalties
- Debris Removal
- False Pretense
- Fire Department Service Charge
- Fire Extinguishing Systems Expense
- Lawns, Trees, Shrubs and Plants
- Limited Coverage for Fungi Wet Rot and Dry Rot
- Pollutant Cleanup and Removal
- Preservation of Property Expense
- Property at Job Site – New Construction (Covered Property)
- Property at any Temporary Storage Location
- Property in Transit
- Rewards
- Site Preparation Costs
- Temporary Structures Expense
- Valuable Papers and Records

### Industry Segments

- New construction - including residential builds
- Addition/Minor Remodel
- Significant Non-Structural Renovation
- Structural Renovation

### Account Size

- Up to \$3 Million TIV

### States

- Available in all states excluding Hawaii, Idaho, and Louisiana

### Loss Payees

- Mortgagees / loss payees / lienholders are available at no charge

### Optional Enhancements

- Contractors Equipment Bundle
  - Contractors Equipment and Miscellaneous Tools
  - Installation Floater
  - Contractors Equipment Rental and Reimbursement
- Delay in Completion Coverage
  - Business Income
  - Rental Value
  - Soft Costs
- Existing Building or Structural Coverage
- Ordinance or Law

### Risk Criteria

- Single project only
- Coverage may be offered for the owner, general contractor, or developer

### Submit

- Construction already started
- Project delayed
- Building occupied before completion
- Existing structural damage
- Prior claims in past 3 years
- Property at any temporary storage in excess of 15% of the property limit
- Protection class 5 or higher
- Load bearing work (renovation exposures)



# Special Events

## Minimum Premiums

starting at

**\$65**

+ taxes & fees

## Coverage Benefits

- \$1,000,000/\$2,000,000 Commercial General Liability limits
- Coverage includes set up and tear down of the event
- Events up to five (5) days

## Target Events

- Educational Classes, Lectures, Workshops
- Events, Plays & Shows
- Festivals & Cultural Events
- Banquets, Luncheons, Dinner Theater
- Holiday & Seasonal Events
- Meetings
- Music Concerts
- Non-Sport Tournaments & Events
- Parties/Celebrations
- Religious Events and Gatherings
- Walking & Hiking Tours
- Sales Events (Farmer's Market, etc)
- Amateur Sporting Events & Activities
- Trade Shows & Conventions
- Weddings, Rehearsals, Receptions, etc.



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# Special Events

## Features

- Events as low as \$65 + taxes & fees
- \$0 Deductible
- \$5,000 Medical Payments
- Set-up and Tear-down included
- Coverage for any of the following applicant types:
  - Event Organizer
  - Vendor
  - Performer

## Coverage Limits

- General Liability limit: \$1 million / \$2 million
- Medical Payments: \$5,000
- Personal & Advertising Injury: \$1 million to qualifying risks
- Products & Completed Operations: \$1 million to qualifying risks
- Assault & Battery sublimit available to qualifying risks

## Account Size

- Total Event attendance of up to 5,000
  - Specialize in events under 1,000

## States

- Available in all states except Hawaii, Idaho, and Louisiana (certain areas in Nevada & New York are restricted)

## Risk Criteria - Eligible Events

- Educational Classes, Lectures, Workshops
- Events, Plays & Shows
- Banquets, Luncheons, Dinner Theater
- Holiday & Seasonal Events
- Meetings
- Limited Music Concerts
- Tournaments
- Non-Sports
- Sports (amateur)
- Parties & Celebrations
- Trade Shows & Conventions
- Weddings, including Rehearsals, Receptions, Showers, etc.

## Risk Criteria - Ineligible Events

- Water-Based Events
- Marches & Demonstrations
- Motorized Events (Races, Poker Runs, etc)
- Proms (or Prom Related) Parties
- Armed Security that is employed by the insured

**Please note we currently have a Total Liquor Liability Exclusion on all policies**

