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This document is intended to provide Lancer Commercial Property & Liability brokers with a general guideline for risks that are acceptable to the company. It is intended only as a quick reference and does not include all classes of business that may be acceptable or prohibited by Lancer. This guideline does not confer any right of binding to the broker.
Territories
Main Street type risks located in the states of New York, New Jersey, Connecticut and Pennsylvania.

Policy Types
- Commercial Package Policy
- Property
- General Liability
  *(All products and coverages not available in all states)*

Fast Facts
- Lancer currently writes Commercial Package Policy (CPP), Monoline General Liability and Monoline Commercial Fire. A Businessowners Policy (BOP) product is not offered.
- Lancer Indemnity Company is rated B++ by AM Best.
- Minimum new business premium in NY is $1,100 ($600 office); in NJ, CT and PA, it is $750.
- Maximum property value at any one location (all coverages) is $6 million. Higher limits may be considered.
- General Liability Excess Coverage is offered up to $6 million.
- Buildings up to six stories are acceptable.
- Mixed habitational is acceptable.
- Commercial cooking is acceptable.
- Condo/co-op buildings may be written up to Lancer’s maximum property capacity if they do not have recreational areas.
- If the building was constructed prior to 1950, Special Form may be offered with a water damage limit of $50,000 (contents only).
- Replacement Cost Coverage on buildings built prior to 1950 is not offered unless the building has been updated (electrical, heating and plumbing) within the last ten years.
- Agreed amount may be available for building coverage. Contact your underwriter.
- New ventures are acceptable.
- 24-hour exposures are acceptable.
- Frame construction may be written if the building is either free standing with at least 25-ft. clearance to any frame buildings or the attached buildings(s) are of brick or better construction. Frame with cooking will be considered.
- When frame construction is written, Lancer will offer Special Form with a water damage sub-limit.
- For all building owners that lease space to others, certificates from ground floor tenants showing the landlord as an additional insured are required within 30 days of binding coverage.
- No products coverage on food manufacturing or processing is offered.
- All new business will be inspected. If an inspection cannot be completed within the first 60 days of coverage, the account will be canceled. Retail operations must be open for business and ready for inspection.
- In all classes, exposures to children are avoided.
- Terrorism coverage is offered on all quotes.
- Agency bill only; direct bill is not offered. We do offer no fee installments. Brokers can pay online with Direct Pay.
- A deposit on all bound new business (33%) without a finance agreement is required unless agency bill installments are selected, in which case a 25% deposit is required.
- Brokers have no binding authority.
- A signed Lancer application and loss runs are required on all bound business.
Target Classes

Retail and Wholesale
Excluding theft unless there is a Central Station Burglar Alarm

* AA UL Certified Burglar Alarm with Line Security is required if there is $250,000 or more in contents
** If cooking exists, see Restaurant section for further guidance (page 5)
*** No liquor liability coverage is available for the class of business

- Antique Stores (no item over $1,000; ACV only; no thrift stores)
- Appliances (including installation or repair)
- Army and Navy Stores (no military goods other than clothing; no second hand goods)
- Art Galleries or Studios (no item over $1,000)
- Artist Supplies/Arts and Crafts/Hobby
- Auto Parts and Supplies* (excluding installation and repair)
- Bait and Tackle Shops
- Barber Shops and Beauty Parlors (excluding Professional Liability, tanning and threading)
- Beauty Supplies
- Beverage and Liquor Stores* (soft drink, beer, wine and liquor)***
- Blinds and Shades Stores
- Books and Magazines (no item over $1,000)
- Bridal Wear
- Building Materials (<10% inventory in lumber/wood)
- Camera and Photo Equipment/Film Developing
- Candy or Confectionery
- Cell Phones and Beepers*
- China and Glassware
- Clocks and Watch Sales and Service*
- Clothing or Wearing Apparel* (men and women only; no thrift stores)
- Collectibles or Memorabilia* (no item over $1,000)
- Computer Stores*
- Convenience Stores**, ***
- Copy or Duplicating Services – retail
- Cosmetics, Toiletries and Perfumes – retail
- Dairy Products
- Drug Stores* (excluding Professional Liability)
- Dry Cleaners (no Bailee or Transit Coverage)
- Electronics Stores*
- Fabric Stores
- Feather Distributors ($250,000 max. property value)
- Florists
- Food Products Distributors (no private labels)
- Food-Related Businesses** (i.e., Bakeries, Delis, Restaurants, Grocery Stores up to 3,000 sq. ft., etc.)
- Formal Wear or Costumes, rented to others
- Furniture (new only) and Office Furniture
- Garden Centers and Nurseries
- Gas Stations (excluding repair or garage operations)*** Gas Stations with/without convenience stores (contact Lancer Commercial Auto underwriter if gas station has repair or garage operations)***
- Gift Shops (no item over $1,000)
- Golf and Tennis Supplies (no lessons)
- Hardware (excluding tool/equipment rental)
- Hookah Lounges**, ***
- Janitorial Supplies
- Jewelry (no item over $1,000)
Target Classes

Retail and Wholesale (cont.)
* AA UL Certified Burglar Alarm with Line Security is required if there is $250,000 or more in contents
** If cooking exists, see Restaurant section for further guidance (page 5)
*** No liquor liability coverage is available for the class of business

• Kitchen Cabinet Stores (including installation)
• Leather Products*
• Lighting Stores
• Luggage
• Marine Supplies (no installation)
• Musical Instruments
• Newsstands
• Office Machines and Supplies
• Packing and Shipping – retail, drop locations only (i.e., Mail Boxes Etc.)
• Paint and Wallpaper
• Painting, Picture or Frame Stores (no item over $1,000)
• Party Supplies (no rentals)
• Photographers (on and off premises)
• Printers
• Record, CD and Pre-Recorded Music
• Refrigeration Equipment (including installation or repair)
• Religious Articles
• Restaurant Supplies
• Sheet Metal Distributors
• Shoe and Boot Repair Shops
• Smoke Shops (no smoking on premises; products coverage offered if there are no sales of vapes or cigarettes)
• Stationery or Paper Products
• Tailors or Dressmakers
• Tile and Floor Coverings (including installation, no wood sanding/finishing)
• TV, Radio (including repair shops)*
• Upholstery Shops
• Vacuum Cleaners
• Variety and $.99 Stores
• Video Stores
• Wigs

Light Manufacturing

• Automatic Vending Machine Manufacturing
• Blanket Manufacturing (no electric blankets)
• Carpet Manufacturing
• Curtain and Drapery Manufacturing
• Dental Labs
• Dress Manufacturing
• Embroidery Manufacturing
• Food Manufacturing (excluding products and completed operations)
• Food Service Equipment Manufacturing
• Furniture and Office Furniture (primarily metal)
• Garment Manufacturing (no furs or children’s garments)
• Glass Manufacturing
• Granite Table Top/Counter Top Manufacturing (including installation)
• Handbag and Purse Manufacturing
• Jewelry Manufacturing
**Target Classes**

**Light Manufacturing (cont.)**

- Kitchen Cabinet Manufacturing (including installation)
- Laundry Equipment Manufacturing
- Leather Goods Manufacturing
- Linen Manufacturing
- Machine Shop (need end use of products to determine eligibility)
- Pillows
- Plumbing and Heating Products Manufacturing
- Quilt Manufacturing
- Sheet Metal
- Textiles

**Real Estate**

*(No more than six stories and $6 Million TIV per location)*

**** Certificates of Insurance from grade level tenants naming the landlord as an Additional Insured will be required within 30 days of binding

- Apartment Buildings (3 and 4 family units must be tenant occupied)
- Buildings leased to others with tenants such as retail, wholesale, office or manufacturing****
- Builder’s Risk (habitational and office occupancies only; ground up construction only [no renovations]; property only)
- Condos/Townhouses/Co-Ops
- Real Estate Agents (no real estate management)
- Strip Shopping Centers****
- Taxpayer/Mixed Use (store or office with apartments above)****
- Private Warehouses (no public warehouses)****

Real Estate Program Guidelines

- If the building has an open flame cooking tenant exposure, we will consider. See Restaurants and Taverns section (page 5); same guidelines apply.
- Tenants that are not accepted:
  - Church
  - Daycare
  - Auto Body Shops
  - Personal Storage
  - Nightclubs/Music Venues
  - Arcades

**Professional Offices**

As Lancer Indemnity Company currently does not have a Businessowners Policy (BOP) product filed, the company’s writings in this class tend to be those that are not eligible for BOP.
Target Classes

Restaurants and Taverns

• Sit-Down/Take-Out
• Bakeries/Cafés
• Buffets
• Hibachi/Sushi/Korean BBQ
• Fast Food/Franchises
• White Tablecloth
• Steakhouses
• Pizzerias
• Wine & Cheese Shops
• Coffee Shops
• Mom & Pop
• Off-Premises Catering
• Neighborhood Taverns
• Sports Bars
• Food Trucks
• Kiosks
• Cafeterias/Food Courts
• Billiards/Pool Halls
• Urban Diners (no entrance ramps or parking lots)

Restaurants and Taverns Guidelines

• Liquor Liability is available (NY, NJ and CT only).
• New ventures are eligible.
• 24-hour operations are acceptable.
• Frame construction will be considered.
• Restaurants located below grade must be maintained pursuant to local code, including a secondary means of egress.
• All commercial cooking operations must have an automatic fire suppression system.

Restaurants with Entertainment Guidelines

• Restaurants with Entertainment (piano players, acoustic musicians, DJs/bands, and background singers) are considered.
• A restaurant is defined as having food sales equal to or greater than 51% of total sales.
• No live entertainment if liquor sales are more than 50% of total sales. (Background dinner music, such as a piano player, is acceptable.)
• If liquor sales are less than 50% of total sales, incidental entertainment will be considered. No stages are allowed.
• Ineligible risks with entertainment include: new ventures; bars or nightclubs; establishments with dance floors, stages or armed security/bouncers. Risks with DJs or bands may be eligible and will be referred to an underwriter.
Target Classes

Miscellaneous Classes

- Adult Education Classes
- Bands
- Correspondence Schools
- Disc Jockeys (DJs)
- Funeral Homes (excluding Professional Liability)
- Gentlemen’s Clubs (excluding assault/battery; Liquor Coverage not available)
- Independent Food Distributors (i.e., potato chip distributor)
- Inspection and Appraisal Companies (excluding Professional Liability; inspecting for insurance or valuation purposes)
- Insurance Agents
- Internet Cafes
- Karaoke Bars (excluding assault/battery; no stage or dance floor; no Liquor Coverage)
- Kiosk Operators and Street Vendors
- Music Mastering Studios (no live recording)
- Parking Lots (self parking only)
- Photographers
- Taxi Cab/Livery Offices
- Ticket Agencies
- Travel Agencies (no tours)
- Truckers, Liability only (up to four trucks, 150 mile radius)
- Vending Machine Operations
- Video Production Studios
- Woodworking Shops

Coastal and Windstorm Guidelines

Nassau and Suffolk Counties (NY):
- Nothing within 1/4 mile of a bay, ocean or sound
- Nothing east of Mattituck or Amagansett
- Nothing on a barrier island (Long Beach, Rockaway Beach, Atlantic Beach, Fire Island)

New York Five Boroughs
- Nothing within 1/4 mile of the Lower Bay, Jamaica Bay, Gravesend Bay, Eastchester Bay, Little Bay, Little Neck Bay, Pelham Bay
- Nothing on a barrier island (Rockaway Beach, Coney Island, Brighton Beach, Manhattan Beach, City Island, Seagate or Governor’s Island)
  
  Note: The Upper Bay and all rivers have no windstorm restrictions.

Outside Long Island and the Five Boroughs (CT, NJ, PA and Upstate NY)
- Nothing within 1/2 mile of a bay, ocean, sound or canal
  
  Note: The Upper Bay, Newark Bay, Bowery Bay and Flushing Bay have no windstorm restrictions.

For All Territories
- Wind deductibles will apply if a risk is located between 1/4 and 1/2 mile of a bay, ocean or sound, or within 1/4 mile of a canal
- No frame construction within 1/2 mile of a bay, ocean or sound
**Commercial Property Enhancement Endorsement**  
*(Available when Special Form Cause of Loss is chosen)*

* Most classes of business are eligible for this coverage  
** These limits apply in addition to those shown on the Policy Declarations page

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable</td>
<td>$25,000</td>
</tr>
<tr>
<td>Business Income and Extra Expense</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Processing Equipment</td>
<td>$15,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$15,000</td>
</tr>
<tr>
<td>Fine Arts</td>
<td>$15,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$25,000</td>
</tr>
<tr>
<td>Fire Protection Device Recharge</td>
<td>$1,000</td>
</tr>
<tr>
<td>Money and Securities</td>
<td>$10,000 on premises</td>
</tr>
<tr>
<td>Money and Securities</td>
<td>$2,000 off premises</td>
</tr>
<tr>
<td>Newly-Acquired Buildings</td>
<td>$500,000</td>
</tr>
<tr>
<td>Newly-Acquired Personal Property</td>
<td>$250,000</td>
</tr>
<tr>
<td>Off Premises Power Failure</td>
<td>$25,000</td>
</tr>
<tr>
<td>Ordinance or Law Coverage</td>
<td>$25,000</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$5,000</td>
</tr>
<tr>
<td>Personal Property of Others</td>
<td>$10,000</td>
</tr>
<tr>
<td>Pollutant Clean Up and Removal</td>
<td>$15,000</td>
</tr>
<tr>
<td>Property In Transit</td>
<td>$15,000</td>
</tr>
<tr>
<td>Property Off Premises</td>
<td>$15,000</td>
</tr>
<tr>
<td>Signs – Attached and Unattached</td>
<td>$5,000</td>
</tr>
<tr>
<td>Spoilage, Contamination, Change in</td>
<td>$25,000</td>
</tr>
<tr>
<td>Temperature or Humidity</td>
<td></td>
</tr>
<tr>
<td>Valuable Papers</td>
<td>$15,000</td>
</tr>
<tr>
<td>Water Back-Up of Sewers &amp; Drains</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

All of these coverages can be added for $250 for the first location and $50 for each additional location.

To add the Coverage:
1. Quote the account in Lancer’s Agency Headquarters with Special Form.
2. Add a Comment in the Comment box (for example: “Add the Commercial Property Enhancement Endorsement for Location #1”).
3. Click Request to Bind or Refer on the Policy Summary page.

**Commercial Property Enhancement Endorsement Guidelines**

Please note: The bound premium will reflect an additional $250 charge for first location and $50 for each additional location. The Agency Headquarters generated quote will not show the adjusted premium.

- The property must be at least 1/2 mile from an ocean, bay, sound or canal.
- This form cannot be added to:
  - Antique Stores
  - Bodegas
  - Book/Magazine Stores
  - Delis
  - Gas Stations With or Without Repair
  - Grocery Stores
  - Jewelry Stores
  - 24-Hour Operations
Application Process

Applications may be submitted via Lancer’s Agency Headquarters online quoting system or email clp@lancerinsurance.com for access.

Policy Changes

All requests for changes to the policy must be requested in written form and sent to Lancer’s Commercial Property & Liability Underwriting Department at clp@lancerinsurance.com.

Certificates

Certificates must be requested from Lancer’s Commercial Property & Liability Underwriting Department in written form only when additional coverage or an Additional Insured (AI) is being added. If time is of the essence, please contact our underwriting department by phone or email clp@lancerinsurance.com.

Payment Terms and Conditions

- Brokers will be billed for all policies.
- Direct billing is not available.
- A deposit is required on all new business upon binding: 33% on business without a finance agreement, or 25% on accounts with agency bill installments.

Claims Reporting

Claims should be reported to Lancer Indemnity Company by calling, emailing or mailing an ACORD Loss Notice. Attach any additional correspondence and all legal pleadings to the Loss Notice.

Mailing Address:
Lancer Indemnity Company
P.O. Box 9007, Long Beach, NY 11561
Phone: 844-526-2463
Email: clpclaims@lancerinsurance.com

Express Mail Delivery:
Lancer Indemnity Company
370 West Park Avenue
Long Beach, NY 11561

Open Claims

To check on the status of a previously reported claim, contact:
Kirt J. Vovou, Assistant Vice President
Lancer Indemnity Company
P.O. Box 9007, Long Beach, NY 11561
Phone: 516-825-2800 x3392
Email: kvovou@lancerinsurance.com

Opening Account Procedure

Please email a copy of your Broker (BR) License for NY, NJ, CT and/or PA (each state in which you plan to write business), a copy of your Errors and Omissions Declarations Page ($1,000,000 min. limits), and a Lancer Broker Application to producer@lancerinsurance.com

The Lancer Broker Application is available at: www.lancerinsurance.com/producer-become.php#app.
“Lancer's brand name and knowledge of the New York unique market makes it easy for my office to offer insurance products that fit my customer's diverse needs.”

JOHN D. HELIOTIS
NORTHEASTERN GROUP LTD.
FRANKLIN SQUARE, NY

“The knowledge of Lancer’s marketing and underwriting teams have proven to us that they are partners in writing and retaining solid clients year after year.”

BOB BLEISTEIN
EASTERN CLASSIC COVERAGE INSURANCE AGENCY, LLC
BETHPAGE, NY

“Lancer Indemnity is the right market at the right time!”

CRAIG SHAPIRO
GLOBAL FACILITIES, INC.
LYNBROOK, NY