



COMMERCIAL PROPERTY APPETITE GUIDE

APPETITE
More risk classifications than ever before

CAPACITY
Primary limits **starting at \$10M**. Need more? Let's talk!

AVAILABILITY
Available in all lower 48 states

ACCESS
Exclusively via wholesale distribution

Recent Successes:

- Cotton Gin - Premium: \$294K
- Winery - Premium: \$135K
- Nut Processor - Premium: \$195K
- Agriculture Parts Manufacturing - Premium: \$76K
- Produce Distributor - Premium: \$200K

Policy Highlights:

Expanded Replacement Cost Appetite: RC available for buildings up to 40 years old.

Business Interruption Coverage: Protection for lost income and additional expenses.

Leasehold Interest Coverage: Covers the Insured's interest if a lease is canceled due to direct physical loss or damage, limited to three months following the loss.

Spoilage Coverage: Covers spoilage of perishable goods, including damage from refrigerant contamination, due to a Covered Cause of Loss.

Quota Share Flexibility: Primary Layer support for those tougher occupancy classes.

Custom Manuscript Endorsements: Tailored endorsements available to meet unique business needs.

Plus so much more!

START QUOTING TODAY!

NAICS CODE*	CATEGORY
Sector 11	Agricultural, Forestry, Fishing and Hunting
	Any occupancy within sector 11 that is ineligible for ARU Farm due to classification or underwriting considerations, or with a TIV in excess of ARU's Farm eligibility criteria
Sector 31	Manufacturing
321	Wood Product Manufacturing
	32113 Sawmills are ineligible
3222	Converted Paper Product Manufacturing
324	Petroleum and Coal Products Manufacturing
	32411 Refineries are ineligible
3353	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing
332	Fabricated Metal Product Manufacturing
333	Machinery Manufacturing
4233	Lumber and Other Construction Materials Merchant Wholesalers
4238	Machinery, Equipment, and Supplies Merchant Wholesalers
424	Merchant Wholesalers, Nondurable Goods
444	Building Material and Garden Equipment and Supplies Dealers
445	Food and Beverage Retailers
449	Furniture, Home Furnishings, Electronics, and Appliance Retailers
456	Health and Personal Care Retailers
459	Sporting Goods, Hobby, Musical Instruments, Book, and Misc. Retailers
493	Warehousing and Storage
Sector 72	Accommodation and Food Services

***NAICS codes listed with less than six digits include all following occupancy codes through the applicable six digit codes.**

To get a quote, email submissions@aru.solutions with a Synopsis, an SOV in Excel format, & Loss Runs.