Volta
INSURANCE SOLUTIONS

Smart.
Efficient.
Automated.

APPETITE GUIDE

COMMERCIAL PACKAGE POLICY

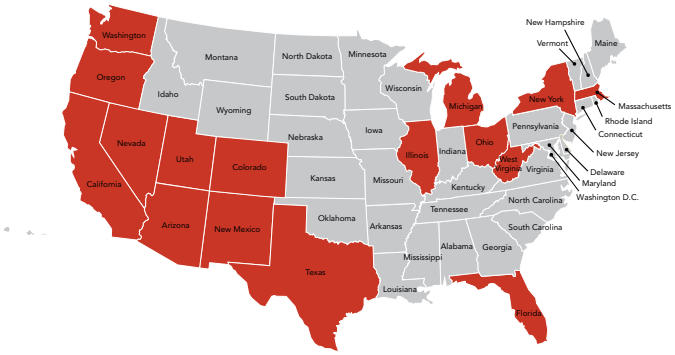
TARGET RISKS

- Apartments & Rental Dwellings
- Bowling Centers
- Car Washes
- Civic or Social Clubs
- Churches
- Contractors
- Convenience Stores
- Distributors
- Grocery Stores
- Hotel/Motels
- Light Manufacturing
- Lessors Risk Only (LRO)
- Barber Shops, Beauty and Nail Salons
- Professional Offices
- Restaurant & Food Services
- Retail Stores
- Vacant Land

STATES AVAILABLE

ONLY AVAILABLE IN THE FOLLOWING STATES

CA, NV, AZ, UT, NM, CO, WA, OR, TX, FL, WV, NY, MI, MA, IL, & OH



(Excluding Wind/Hail in FL and TX)

Submit through Appulate!
newbusiness@voltainsurance.com
(805) 409-4704
www.voltainsurance.com

PRODUCT HIGHLIGHTS

- Rated 'A' (Excellent) by A.M. Best
- Package Minimum Premium: $850
- New Ventures or No Prior Insurance Eligible
- Property Highlights
  - Building, Contents, Business Income
  - Personal Property of Others
  - Up to $10,000,000 TIV per Location
  - No Maximum Age of Buildings; Updates must be completed within past 25 years
  - Protection Class 1-8 Eligible
  - Equipment Breakdown Coverage
  - Spoilage Coverage Available up to $100,000
  - Enhanced Property Endorsement providing coverage for:
    - Valuable Papers
    - Accounts Receivable
    - Personal Property of Others
    - Newly Acquired Location
    - Outdoor Signs
    - Debris Removal
    - Fire Department Service Charge
    - Trees, Shrubs, and Plants
    - Off Premises Power Outage
- General Liability Highlights
  - Limits up to $2,000,000/$4,000,000/$4,000,000
  - Tenants Improvements
  - 300+ Eligible Classifications

THE Volta ADVANTAGE

- Exclusive carrier partnership
- Competitive rates
- Extensive knowledge and underwriting expertise
- Complete in-house underwriting authority
- Fast response times and quote turnaround
- Excellent commission structures
- Creative and flexible payment plans
- Superior claims, loss control and safety services
- 15% Down Payment, Financing Available