




Retail Program

The retail program is for small to medium businesses, including owner occupants, lessors, and tenants that present low to medium premises or operations exposures. With our broad appetite, we are interested in those types of businesses listed below.

BOP Program	Qualifying Eligibility	Examples
RETAIL 	Up to \$15M TIV per policy Up to 12 locations Up to 25,000 sq ft	Appliances Automotive parts stores Books & magazine stores Clothing stores Home furnishings Strip malls

KEY UNDERWRITING GUIDELINES

- Property should occupy less than 25,000 square feet of retail or mercantile space (50,000 square feet for Strip Malls).
- Operations should have less than \$5,000,000 in annual gross receipts per location (\$10,000,000 for Convenience Stores—with Gas Pumps or Gasoline Stations, no Repair).
- Risks may have up to an additional 25,000 square feet of office or habitational space.
- Risks may include storage facilities in a separate building owned by the insured which are incidental to an eligible retail risk and do not exceed 25,000 square feet.
- Risks involved in off-premises installation, service, and/or repair exposures should not have receipts from these operations that exceed 25% of total receipts. They should:
 - operate from a retail location
 - not primarily act as a contractor
- Risks should not be involved with commercial cooking which produces grease laden vapors.
- Occupancies with a high exposure to business personal property theft must have a central station security alarm system.
- Operations should not have more than 10% of receipts derived from rental of personal property (with the exception of video rental stores) and should not have more than 5% of receipts derived from sales of used merchandise.
- Florists should not grow stock for sale by others, employ landscape gardeners or designers, operate greenhouses or care for live plants away from the insured location.
- Other restrictions may apply; refer to program eligibility in the eLibrary for details

RETAIL COVERAGES

- Brands & Labels BPP Limit None
- Lock Replacement Expenses
- Unauthorized Business
- Card Use
- Contingent Transit
- Contract Penalty
- Computer Fraud & Funds
- Transfer Fraud
- Florist Misdelivery
- Optical Goods Professional Liability
- Tenant Property Damage Legal Liability

Refer to Program Eligibility in the eLibrary for details.

This is an abbreviated view of new company eligibility. For complete eligibility guidelines, refer to eLibrary.

NOTE: These are general guidelines and all risk characteristics are subject to review and determination of policy desirability and eligibility by underwriting.

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