




Service Program

The Service program is for small to medium businesses, including owner-occupants, lessors, and tenants that present low to medium premises or operations and low products or completed operations exposures. Below is a list of business examples we would be interested in writing.

BOP Program	Qualifying Eligibility	Examples	
SERVICE 	Up to \$5M TIV per policy Up to 6 locations	Barber & beauty shops Dry cleaners Funeral homes	Pet grooming Photocopy services Watch, clock & jewelry repair

KEY UNDERWRITING GUIDELINES

- Property should occupy less than 25,000 square feet of mercantile space.
- Operations should have less than \$5,000,000 in annual gross receipts.
- An additional 25,000 square feet of habitational or office space may be included.
- Storage facilities may be included if they are located in a separate building owned by the insured which are incidental to an eligible process or service risk and do not exceed 25,000 square feet.
- Off-premises installation, service, and/or repair exposures should not have receipts from those operations that exceed 25% of total receipts.
- Risks cannot primarily be a contractor.
- Barbers and beauticians should not offer services beyond the normal haircutting, perms, highlighting, tinting, manicures, pedicures, etc. Day spas, electrolysis, and permanent make-up risks are not eligible.
- Dry cleaning plants should have retail outlets and should not do a substantial amount of specialty work such as furs, high-valued rugs, leathers, etc.
- Risks located in protection class 9 or 10 will need underwriter approval.
- Professional liability is available for funeral directors, beauticians and printers.
- Other restrictions may apply; refer to program eligibility in the eLibrary for details.

SERVICE COVERAGES

- Lock Replacement Expenses
- Unauthorized Business
- Card Use
- Fine Arts Coverage
- Computer Fraud & Funds
- Transfer Fraud
- Contract Penalty
- Printers Errors and Omissions liability
- Funeral Directors professional liability
- Barber or Beauty Shop professional 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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