

Spoilage Coverage

\$10,000 included for B&Bs only, available with specific class codes.

Covers loss to perishable goods due to breakdown of covered equipment. Organizations that store or process items that must be stored at a constant temperate to avoid spoilage (i.e. perishable food, medicines or flowers) have an obvious need for spoilage coverage

Spoilage Coverage is Located on the Building Coverage Page

- Spoilage Coverage with \$10,000 limit is automatically defaulted for specific business classes listed below. You must **uncheck** if your client does not want spoilage coverage
- Select Refrigeration Maintenance Agreement and Spoilage Class
- Type Coverage Limit and Click Update

Quote Number: 17 QT92262696 99 BUSINESS OWNERS POLICY

Location/Building: 111 2813 MACARTHUR BLVD, NEW ORLEANS, LA 70114-6667

Main Coverages

Coverages: Building (Limit: \$0), Business Personal Property (Limit: \$0), Business Income Ext Expense (Limit: Select)

Additional Coverages

Coverages: Accounts Receivable on Premises (Limit: \$0, \$25,000 Automatically Included), Fine Arts (Limit: \$0, \$10,000 Automatically Included), Additional Insured Building, Mechanical Breakdown, Computer Coverage, Spoilage (Limit: \$0, \$250), Glass (Limit: 0, \$250), Square Feet, Outdoor Signs - Detached (Limit: \$0)

Spoilage Dialog:

Refrigeration Maintenance Agreement: **Select**

- Class 1 - No - Breakdown, Contamination, Power Outage
- Class 1 - No - Breakdown or Contamination
- Class 1 - No - Power Outage
- Class 1 - Yes - Breakdown, Contamination, Power Outage
- Class 1 - Yes - Breakdown and Contamination
- Class 2 - No - Breakdown, Contamination, Power Outage
- Class 2 - No - Breakdown or Contamination
- Class 2 - No - Power Outage
- Class 2 - Yes - Breakdown, Contamination, Power Outage
- Class 2 - Yes - Breakdown and Contamination
- Class 3 - No - Breakdown, Contamination, Power Outage
- Class 3 - No - Breakdown or Contamination
- Class 3 - No - Power Outage
- Class 3 - Yes - Breakdown, Contamination, Power Outage
- Class 3 - Yes - Breakdown and Contamination

Limit: \$50,000

Description of Perishable Stock - Use the following to determine the classification of types of property or occupancy:

Class 1	Class 2	Class 3
Bakery Goods	Dairy Prod excl Ice Cream	Dairy Prod incl Ice Cream
Cheese Shops	Grocery Stores	Florists
Delicatessens	Meat & Poultry Markets	Florists
Fruits & Vegetables	Pharmaceuticals	Seafood
	Supermarkets	

- Spoilage Coverage with \$10,000 limit is automatically defaulted for the following business classes

Florida Class Codes

- 54606 Bakery – No Baking on Premises
- 71321 Bakery – With Baking on Premises
- 54446 Candy, Nut and Confectionery Stores
- 52002 Dairy Products or Butter and Egg Stores – No Cooking or Drive Thru
- 54116 Delicatessens, No Cooking – Incidental Premises Seating Max 30 Seats
- 71444 Dental Laboratories
- 59685 Florists
- 54136 Health Food Stores
- 55446 Ice Cream Stores – No Cooking, Playground, or Recreational Equipment
- 54216 Meat, Fish, Poultry or Seafood Stores – No Locker Plants
- 65721 Medical Offices – No Emergency, Family Planning Clinics or Physical Therapy
- 59757 Pet Stores – No Grooming, Feed/Hay Stores, Reptile, Snake or Exotic Pets
- 71352 Pizza Parlors – Pick Up – No Table Service or Delivery
- 59915 Vegetable or Produce – No Flea Markets or Open Air
- 65712 Veterinarian – Domestic Animals Only. No Farm, Circus or Zoo Type

Louisiana Class Codes

- 54606 Bakery – No Baking on Premises
- 71311 Bakery – With Baking on Premises
- 54446 Candy, Nut and Confectionery Stores
- 52000 Dairy Products or Butter and Egg Stores – No Cooking or Drive Thru
- 54116 Delicatessens, No Cooking – Incidental Premises Seating Max 30 Seats
- 71444 Dental Laboratories
- 65671 Dentist
- 65741 Doctors – Emergency, Family Planning, Acupuncturists, and Physical Therapy Are Not Eligible
- 59685 Florists
- 54516 Frozen Yogurt Store
- 54136 Health Food Stores
- 55440 Ice Cream Stores – No Cooking, Playground, or Recreational Equipment
- 54216 Meat, Fish, Poultry or Seafood Stores – No Locker Plants
- 59997 Pet Stores – No Grooming, Feed/Hay Stores, Reptile, Snake or Exotic Pets
- 71312 Pizza Parlors – Pick Up – No Table Service or Delivery
- 54315 Produce Stores – No Flea Markets or Open Market
- 59910 Vegetable or Produce – No Flea Markets or Open Air
- 65712 Veterinarian – Domestic Animals Only. No Farm, Circus or Zoo Type
- 59993 Yogurt Store