Account Quality Guidelines

We have designed the Commerce Businessowners and Commercial Package Policy Programs for the above average risk. Account quality should be exhibited by the following:

- Pride in management, property maintenance and preservation, and an active loss prevention program.

- An established and profitable business operation with a good reputation in the community.

- Any previous losses should be unexpected and accidental. An explanation of all previous losses should be included in the application.

- Theft deterrents including dead bolt locks, safes and emergency lighting, as well as any required alarm systems, should be in place prior to binding coverage.

Business Personal Property that is susceptible to water damage must be stored at least six inches above the floor.