




# ADMITTED OR NON-ADMITTED, ACCESS THE SOLUTIONS YOU NEED THROUGH ICON.

We can help you meet the needs of hundreds of businesses. This includes lines that aren't always available in the admitted market. Accessible through ICON, E&S Advantage helps you deliver an all lines solution for habitational, barber shops, beauty salons and retail stores.

	<b>HABITATIONAL</b>  Condominiums and apartments (with and without occupancy)  <b>SIC: 6514, 6513</b>	<b>WHAT GOOD LOOKS LIKE</b> <ul style="list-style-type: none"><li>• Habitational apartment or condominium building owners<ul style="list-style-type: none"><li>– Habitational buildings with mixed use occupancy (including some commercial occupants) may be considered</li></ul></li><li>• Can consider 75 years old and newer property exposures built and suited for habitational use</li><li>• 50 units</li><li>• Adequate safety measures in place; Prohibit: Short-term rentals</li></ul>
<b>WHAT'S NEEDED?</b> › Amwins Access - Habitational Supplement Application		
	<b>BARBER SHOPS AND BEAUTY SALONS</b>  Businesses engaged in beauty or hairdressing services  <b>SIC: 7231</b>	<b>WHAT GOOD LOOKS LIKE</b> <ul style="list-style-type: none"><li>• Workers that are trained in handling job site hazards</li><li>• Acceptable premise exposure (good housekeeping, modern, well-lit facility)</li><li>• Can consider unique exposures such as sun tanning</li><li>• MP \$600</li></ul>
<b>WHAT'S NEEDED?</b> › No application needed*		
	<b>RETAIL STORES</b>  Retail sales of a general product line of apparel, dry goods, hardware, housewares or home furnishings, groceries or other product lines in limited amounts  <b>SIC: 5399</b>	<b>WHAT GOOD LOOKS LIKE</b> <ul style="list-style-type: none"><li>• Strong point-of-sale systems in place</li><li>• Well-maintained buildings</li><li>• Correct security measures in place (cameras, security system, theft alarm, payment protection)</li><li>• MP \$600</li></ul>
<b>WHAT'S NEEDED?</b> › No application needed*		



**GO FOR THE GREEN TO DELIVER A TOTAL ACCOUNT SOLUTION!** When quoting admitted business in ICON, click on the green E&S Advantage button to easily request a quote for non-admitted solutions.

## SOLVE MORE OF YOUR CUSTOMERS' PROTECTION NEEDS.

Learn how [E&S Advantage](#) makes it easy.



Property  
Liability  
Workers' Comp  
Business Auto

\*Only required if products coverage is requested.

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