



MAINSTREET INSURANCE PROGRAM

Niche. Expertise.

Conifer Insurance Services is a specialty program administrator that provides agents and brokers with an innovative mix of insurance products for niche and underserved industry groups.

Our **Mainstreet Program** is tailored to meet the unique needs of hospitality businesses that fall outside of our traditional food and beverage profile. The program offers business owners a competitive and comprehensive package of coverage options.

TARGET CLASSES

- Tobacco Stores
- Vape Shops
- Smoke Shops
- Cigar Stores
- Cigar Lounges
- Hookah Lounges
- Gas Stations
- Retail Convenience Stores



WHY CHOOSE CONIFER?

- Exclusive Carrier Market
- Experts in the industries we serve
- Admitted & Excess & Surplus (State Specific)
- Underwriting with a sense of urgency
- Experienced management with proven track record
- New Ventures Considered

★ **Carrier A.M. Best Rating: A- (Excellent)**

COVERAGE INFORMATION

LIABILITY

- General Liability
- Product Liability*
- Liquor Liability
- Cyber Liability

PROPERTY

- Buildings
- Business Income
- Business Personal Property
- Improvements & Betterments
- Equipment Breakdown
- Property Enhancement Endorsement

COMMERCIAL AUTO

- Hired & Non-Owned Auto

LESSORS RISK ONLY

(If tenant coverage has or will be placed with Conifer)

* Not available for tobacco, vape or cigar risks

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