

*For Retailers, Grocers, Restaurants, Hotels, Auto Service and Country Clubs - see class codes for complete list*

## Binding/Underwriting Authority

Risks are submitted directly to the Trust Underwriting Department. All risks must be reviewed and approved, in writing, by Underwriting before binding.

## Territory

New Hampshire Operations Only

## Anniversary Date

All policies will have a common anniversary date of January 1. Any participants, who enter during the course of the year, will be issued a short-term policy, then renewed annually on the anniversary date of the Trust.

## Membership

Each participant must maintain membership in good standing with the New Hampshire Retail Association or the New Hampshire Grocers Association.

No Minimum premium

**Pricing** – Very Competitive LCMs with up to 25% schedule credits

## Eligible Risks

Predominant exposure must be in one of the following classifications:

0005	Garden Supplies or Nursery Stock Dealers – Retail Sales
2003	Bakery & Drivers
2585	Laundry NOC & Route Supervisors, Drivers
8001	Retail Florist
8002	Automobile Rental Co., All Other Employees
8006	Retail Grocery Retail
8008	Retail Clothing, Wearing Apparel or Dry Goods
8010	Retail Hardware
8013	Retail Jewelry
8017	Retail N.O.C.

8018	Wholesale N.O.C.
8021	Fish, Meat or Poultry Dealer – Wholesale
8031	Retail Meat, Fish, Poultry (Over 65% of Receipts)
8032	Clothing, Wearing Apparel or Dry Goods – Wholesale
8033	Retail Meat, Grocery and Provision Stores
8034	Grocery Stores – Wholesale
8039	Retail Department Stores
8044	Retail Furniture Store
8045	Retail Drug Store
8046	Retail Automobile Accessory Stores
8047	Wholesale Drug
8048	Fruit or Vegetable – Wholesale
8050	Retail Five and Ten
8058	Building Material Dealers – New Materials Only
8061	Retail Grocery Convenience
8105	Hide or Leather Dealers
8111	Plumbers' Supplies Dealer & Drivers
8232	Lumberyard New Materials Only: All Employees
8380	Auto Service – No Body shops or towing
9015	Campgrounds – No other 9015 class codes
9052	Hotel – All Other Employees & Salespersons, Drivers
9058	Hotel – Restaurant Employees
9060	Club – Country, Golf, Fishing or Yacht & Clerical
9061	Club – NOC & Clerical
9082	Restaurant NOC
9083	Restaurant: Fast Food
9586	Barber & Beauty shops – employees not subcontractors

Also the following SIC codes:

5200-5999	Retail Trade
5000-5199	Wholesale Trade
7000-7099	Hotels, Camps & Other Lodging Places

*over*

## Ineligible Risks:

- Risks with more liquor than food
- Residential delivery
- Risks with more than 5 trucks per location
- Risks that provide residential catering – function halls eligible

## Reinsurance:

Midwest Employers Casualty Insurance Company  
Rated A+

Specific Excess: Statutory limits

Aggregate Excess and Employer liability  
\$5,000,000 limit

Binding Requirements – Quotes will be provided subject to the following:

- Completed WC ACORD application (signed by the broker)
- Five years of currently valued loss runs – on risks under \$5000 we can accept a no loss letter on the insured's letterhead
- Financials – the most recent tax return or a balance sheet
- Current experience modification rating sheet
- Brief description of operations, along with any brochures or advertising information, if available

## Payment Plans:

- Direct bill – no fees or service charges
- Over \$2000 – 25% down with 6 installments
- Under \$2000 – Two payments of 50% each

Electronic Funds Transfer plans – \$0 down payment, weekly, bi-weekly or monthly payments available.

Send all submissions to:



## Cove Risk Services

Association Members Workers' Compensation Trust  
P.O. Box 859222-9222  
Braintree, MA 02185  
Phone 800-790-8877 Fax 800-382-8891  
[submissions@coverisk.com](mailto:submissions@coverisk.com)

# Association Members

Workers' Compensation Trust

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