



Broad appetite available

INDUSTRIES WE INSURE



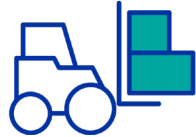
REAL ESTATE



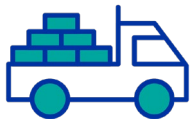
SERVICES



RETAIL



WHOLESALE



ARTISIAN
CONTRACTORS



MANUFACTURING

PRODUCTS WE OFFER



PROPERTY



GENERAL LIABILITY

\$10M
LOCATION TIV
\$25M
SCHEDULE TIV
\$2500
MINIMUM PREMIUM

OPTIONAL COVERAGE
ENHANCEMENTS
▪ EQUIPMENT
BREAKDOWN

\$1M
LIMIT¹
\$50M
REVENUE
\$2500
MINIMUM PREMIUM

OPTIONAL COVERAGE
ENHANCEMENTS
▪ HIRED NON-OWNED
AUTO LIABILITY
▪ LIQUOR LIABILITY

Join Us! Let's Talk!

submissions@joyninsurance.com | joyninsurance.com | 877.711.5696

general inquiries: letstalk@joyninsurance.com | policy servicing: service@joyninsurance.com

Joyn Insurance Services Inc. is a Delaware-domiciled, licensed producer, excess and surplus lines broker, and program manager that operates under its "Joyn"™ and "Joyn Insurance"™ brands. Joyn is a digital agency that underwrites commercial insurance in the small and middle markets. Not available in all states.

Across six industry verticals



REAL ESTATE

- Lessors of Residential & Nonresidential Buildings (excluding mini-warehouses, buildings with significant vacancy, student housing, memory care, assisted living & subsidized properties)
 - Apartments (supplemental application required)
 - Condominiums
 - Light Commercial & Industrial Properties
 - Mixed Use Retail / Residential / Other
 - Older and/or Frame Construction
 - Strip Malls & Shopping Centers



RETAIL

- Beer, Wine, and Liquor Stores
- Book Stores & News Dealers
- Convenience Stores & Gas Stations
- Clothing, Shoe & Accessories Stores
- Florists
- Grocery & Food Specialty Stores
- Hardware-Stores
- Household Appliance Stores
- Jewelry, Luggage & Leather Goods Stores
- Musical Instrument & Supplies Stores
- Office Supplies, Stationery & Gift Stores
- Outdoor Power Equipment Stores
- Sewing & Needlework Stores



SERVICES

- Accommodation & Food (excluding casinos, B&Bs, camps, boarding houses & dorms, table / open-flame cooking, alcohol sales more than 30%, live music, dance floor or DJ exposure)
 - Hotels & Motels
 - Cafeterias, Grill Buffets, and Buffets
 - Full and Limited-Service Restaurants
 - Snack and Nonalcoholic Beverage Bars
- Administrative & Support Services (excluding religious organizations or social services)
- Auto Repair Services (property coverage only)
- Barber Shops, Beauty Salons & Nail Salons
- Business & Professional Education Services
- Dry-cleaning & Laundry Services
- Finance & Insurance Services
- Footwear and Leather Goods Repair
- Janitorial Services
- Landscaping Services
- Management Companies
- Offices of Health & Social Services
- Photofinishing Services
- Professional, Scientific & Technical Services
- Real Estate & Leasing Services
 - Offices of Real Estate Agents and Brokers
 - Residential & Nonresidential Property Managers (including Homeowners Associations)
 - Offices of Real Estate Appraisers



MANUFACTURING

- Apparel & Textile Mills
- Beverage (including breweries & distilleries)
- Computer & Electronic Products
- Fabricated Metal
- Furniture & Related Products (excluding wood)
- Leather & Allied Products
- Machinery
- Nonmetallic Mineral Products
- Printing & Related Support Activities
- Stationary Paper Products



WHOLESALE

- Clothing & Textile Materials (excluding infant related clothing or materials)
- Computer, Equipment & Software
- General Warehousing & Storage (excluding hazardous material)
- Hardware
- Office Equipment



ARTISAN CONTRACTORS

- Drywall & Insulation
- Flooring, Tile & Terrazzo
- Finishing Carpentry
- Masonry
- Plumbing, Heating & Air-Conditioning
- Painting & Wall Covering
- Siding
- All risks exclude contractors that perform work in the five boroughs of New York City plus Westchester, Rockland, Nassau & Suffolk counties. This applies to contractors domiciled in the surrounding areas (e.g. New Jersey or Connecticut) but who perform work in New York City.

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