

The **Homestead Mutual Insurance** Commercial Package Program (CPP) is designed for the following risks which are not eligible for our Artisan or BOP programs.

Commercial Program Target Markets:

-**Wholesaler(s)**: Businesses that sell goods in large quantities to retailers, restaurants, institutions, industrial, and other businesses. Examples:

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|-------------------------|---------------------------------|
| -Barber / Beauty Supply | -Hardware & Tool |
| -Building Materials | -Heating & Cooling Systems |
| -Clothing | -Coffee |
| -Janitorial Supplies | -Grocery |
| -Fabric | -Juices & Syrups |
| -Floor Covering | -Meat, Fish, Seafood or Poultry |
| -Floral | -Paper Products |
| -Food or Drink only | -Printers |
| -Fruits & Vegetables | -Sporting Goods |



-**Custom Farming**: The harvesting of crops for others. Crops may include wheat, corn, milo, oats, barley, rye, canola, soybeans, sunflowers and popcorn. Rather than written contracts, verbal contracts are the norm. Farmers pay by the bushel, by the acre, or by a combination of both. Manure hauling and application of pesticide risks are ineligible.

-**Maple Syrup Manufacturing**: Operations involved in three phases of production – collecting the sap, processing it and selling it outright or to wholesalers and retail stores.

-**Lessor's Risk**: These classes are for buildings owned but *not occupied* by the insured and that are leased to others. They may be occupied by any tenant as described in the classification (bank, office, mercantile or manufacturing). The insured may or may not be in charge of maintaining the building.

-**Concessionaires**: (Food or Drink Only) An individual or business who has been given a concession to sell goods at during a concession period. Many operate from a stand or trailer and are found at music or sporting events, fairs, craft and art shows, etc.

