



HNOA AND EXCESS HNOA OVERVIEW

We offer a variety of options for HNOA and HNOA Excess. Here is a brief overview:

FOOD DELIVERY OPERATIONS

- Restaurants that deliver their own product (*i.e. Papa Johns*)
- Local food courier that delivers another restaurant's product
- Grocery Stores
- Caterers
- Meal Kit Delivery
- Convenience/Liquor store delivery

MISCELLANEOUS CLASSES

- Traveling Tutors
- Salespeople
- Service Workers, Consultants (*i.e. computer repair*)
- Property Managers (*No real estate operation*)
- Janitors and Cleaning Services
- Office employees (*incidental HNOA*)

COURIERS

The focus is on small operations only. This could include document delivery, flower delivery, newspaper delivery, small auto parts delivery, pharmaceutical and lab delivery, etc.

CONTACT

PLATINUM ESSENTIAL AUTO

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SEND SUBMISSIONS TO:

submissions@ipc-nv.com

- Local Radius
- Private Passenger / Light Pickup Type Vehicles
- Vehicles used are owned/driven by the insured's employees who are over the age of 18 and have 2+ years driving experience
- Available in all states except LA and the five boroughs of NY
- Maximum HNOA Auto Limit is \$1,500,000