



# THE ANDOVER COMPANIES

MERRIMACK MUTUAL FIRE INSURANCE CO., FOUNDED 1828 • BAY STATE INSURANCE COMPANY, FOUNDED 1955 • CAMBRIDGE MUTUAL FIRE INSURANCE CO., FOUNDED 1833

TO ALL NEW JERSEY AGENTS:

March, 28 2016

## Businessowners Eligibility Update

Effective April 1<sup>st</sup>, 2016, we are pleased to announce that one-through-four family rental dwellings may now be added to a Businessowners policy when written in conjunction with otherwise eligible Businessowners risks. This change will allow us to accommodate your insureds' multi-location accounts that previously had to be split up between Personal lines and Commercial lines because of eligibility requirements. Note that it is not our intent to write a stand-alone Businessowners policy for a one-through-four family dwelling. These risks must still be submitted to and underwritten by the Personal Lines department.

We hope this change will help us improve our service to you and your clients. Please contact your Home Office Underwriter or field representative with any questions at 800 225 0770.

Cordially,

Timothy L. Sherrill, CPCU, AIM, ARe  
Assistant Secretary  
Commercial Lines Department

TLS:cas