

eCLIQ®

Package/Product Determination



With our Product/Package Determination Tool, users only need to answer a few simple questions to automatically display the right eCLIQ® Simple™ or eCLIQ® package product for their risk.

How this functionality works:

1. Users will navigate to eCLIQ Simple Home Page and select **Appetite** at the top of the screen:

The screenshot displays the Liberty Mutual Insurance eCLIQ Simple Home Page. At the top left is the Liberty Mutual logo. Below it, there are two tabs: 'Start Quote' and 'Appetite', with 'Appetite' circled in red. Under the 'Appetite' tab, there are eight category buttons: Property, Liability, Auto, Workers Comp., Umbrella, Inland Marine, Farm, and Other. Below these buttons are three text input fields: 'Primary location ZIP Code', 'Business name', and 'Business description or code'. A small note below the last field reads: 'Enter class code, description, or key words to select a primary description representing the source of most of the income for the account. Don't worry you can refine this later.' At the bottom left is a teal 'Next' button, and at the bottom center is a 'Pre-Qualify' button.

2. Enter a GL class code or description, and you will see our appetite for that specific class code in your desired state, as well as initial concerns associated with the class code. Then click **See Package/Product Determination**.

Liberty Mutual
INSURANCE

Start Quote Advanced **Appetite**

Welcome! We are excited to pilot the Appetite Tab. Here you can test our Package/Product Determination feature and inform product routing enhancements. Please help us improve by providing feedback in our [survey](#). Thank you!

Looking for our latest appetite? Enter your state and class code or description below.

For Farm and Inland Marine, see [Farm and IM Appetite Guide](#)

Select a state * **MA**

Specify insured location

Business description or code * **Restaurants - With Sale of Alcoholic Beverages That Are Less Than 30% of the Annual Receipts of the Restaurants With Table Service (ISO GL 16910)**

Enter a general liability code, description, or key words to select a primary description representing the source of most of the risk.

Click here for additional appetite and eligibility info!

Reset

Product appetite **Detailed Appetite Eligibility**

Restaurants - With Sale of Alcoholic Beverages That Are Less Than 30% of the Annual Receipts of the Restaurants With Table Service (ISO GL 16910)

Property	✓	Acceptable
Liability	✓	Acceptable
Auto	✓	Acceptable
Workers Comp.	✓	Preferred
Umbrella	✓	Acceptable

Start Quote See Package/Product Determination

Note: We have replaced the **View Concerns** section with **Detailed Appetite Eligibility** to improve the display and provide updated info about risk eligibility.

Note: The dynamic search option will only return class descriptions aligned to a GL/ISO code. You will have the option to select a BOP code later in the process if a BOP code feels more appropriate for your risk.

3. Next, fill out the information needed and click **Submit**:

Note: If the GL Class Code you chose does not have a mapped Simple BOP Class Code, you will only get the Total Gross Revenues, Total Square Footage and Total Property Value to answer.

Package/Product Determination

Restaurants - With Sale of Alcoholic Beverages That Are Less Than 30% of the Annual Receipts of the Restaurants With Table Service (ISO GL 16910)

✓ State: MA

2 Questions

Total gross revenues *

Total square footage *

Total property value *

3 Do any of these BOP code(s) look right for your risk?

4 Results

3 Do any of these BOP code(s) look right for your risk?

Pizzeria - No Commercial Cooking (e.g., frying, grilling, etc.) - BOP 88631

None of the Above, GL 16910 is right for me

4 Results

Note: If you qualify for a BOP, you will have the option to select the appropriate BOP codes. If the BOP codes do not look right for your risk, this is where you select the GL code displayed.

Note: If you qualify for Simple BOP – the Simple BOP Class Codes are displayed.

4 Results

Based on your answers, you qualify for CPSP.

By selecting Start Quote we will take you where you can select additional lines of business.

4. You will then be given the package product you qualify for based on the information you provided along with the class codes that may suit your policy. Click on the **Start Quote** button to proceed:


Note: Detailed Appetite Eligibility will be displayed so you can view any characteristics related to the class code chosen.


Note: If you qualify for Simple BOP – the Simple BOP Class Codes are displayed.


4 Results


Based on your answers, you qualify for CPSP.

By selecting Start Quote we will take you where you can select additional lines of business.


Auto  Acceptable

Workers Comp.  Preferred



Umbrella  Acceptable

We love these 

- Fine dining to family style restaurants with mid to higher price points
- At least 3 years in business
- Light to moderate food traffic
- Premises controls such as slip resistant floors, handrails, spills promptly cleaned with signage
- Exterior images or photos reflect a well maintained building and parking lot
- UL300 fire suppression system; Semi-annual inspections and quarterly duct cleanings
- Low to average property exposures operations such as delis, family restaurants, etc

Not in appetite if... 

[Start Quote](#) [Close](#)



5. When you click **Start Quote**, you are then routed to the **Advanced** tab with the package product already selected for you. You can now add any other lines of business you'd like to quote, and by clicking **Next**, you will be routed to the appropriate system to begin your quote.

Start Quote

Advanced

Appetite

Package Options

- Commercial Protector (Simple BOP)
- Commercial Protector (BOP)
- Custom Protector (CPSP)
- Comprehensive Business Package (CBP)

Other Liability Options

- Condo Directors & Officers
- Employee Benefits
- Employment Practices
- Liquor Liability - Occurrence
- Pastoral Professional
- Printers Errors & Omissions

Non-Package Options

- Commercial Auto
- Commercial Excess
- Commercial Umbrella
- General Liability-Occurrence (Monoline)
- IM-Motor Truck Cargo
- IM-Builder's Risk
- IM-Contractor's Equipment
- IM-Specific Job Installation Floater
- IM-Trip Transit
- IM-All Other Coverage Options (Monoline)
- Property (Monoline)
- Workers Compensation (WC)

Farm

- Farm Package (FMP)
- Farm Liability (Monoline)
- Farm Property (Monoline)
- Farm Auto

Next

Not sure? Return to Start Quote.