eCLIQ®

Package/Product Determination

Liberty Mutual
INSURANCE

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:

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.**

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 *
500,000

Total square footage *
2,500

Total property value *
75,000

Submit

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

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. 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

New Appetite Info in place of legacy View Concerns

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

[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.

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.