



# Excess & Surplus Lines

General Liability, Property, Inland Marine

## MAJOR MARKET SEGMENTS

### CONTRACTORS / ARTISANS

- General contractors: residential and commercial
- Carpentry
- Handy person
- Remodelers: adds 22 additional classes on one endorsement
- Roofing: residential and commercial – also incidental hot work
- Welding

### HABITATIONAL

- Dwellings: 1-4 family / bed and breakfasts
- Apartment buildings / boarding homes
- Student housing
- Hotels / motels, including travel and economy motels: Weekly or daily rentals and pools, diving boards, or slides on submit basis, depending on conditions / controls

### MERCANTILE

- All types of main street and some non-main street mercantile
- Grocery and convenience stores: including 24 hours, with or without gasoline sales
- Sporting goods: with or without gun sales

### BUILDINGS / OFFICES

- Offices / shopping centers
- Vacant land and buildings / renovations

### RESTAURANTS, BARS, AND TAVERNS

- Restaurants: with or without liquor
- Bars / gentlemen's clubs / adult entertainment

### MISCELLANEOUS

- Day care centers, schools, churches: with abuse or molestation
- Special events as low as \$250 for \$1M limits
- Warehouses
- Snow removal contractors (limited appetite)
- Outfitters / guides
- Auto repair facilities / non-franchised used car dealers
- Manufacturers / distributors / importers
- Consultants

### MINIMUM PREMIUMS

- Package: \$750
- Monoline GL: \$500 (some classes higher)
- Monoline Property: \$500
- Monoline Inland Marine: \$500
- Special events: as low as \$250

## COVERAGES AVAILABLE

### General Liability:

- OCP: Owners Contractor Protective
- Monoline products and completed ops
- GL Limits up to \$5M – can offer any combination of GL limits (e.g., \$1M / \$3M or \$3M / \$3M, etc.)
- GL enhancement
- Builders risks

### Liquor Liability:

- Not Monoline - we offer in all 50 states; 2 coverage options based on ISO state rating

### Garage Program (state availability):

- Dealer / Non Dealer: AK, AL, AR, AZ, CA, CO, FL, GA, ID, IN, LA, MS, MO, MT, NC, ND, NE, NM, OH, OK, OR, PA, SD, TX, UT, WA, WI, WY
- Non Dealers: above 28 states and CT, DE, HI, IA, IL, KS, KY, MD, ME, MI, MN, NH, NJ, NV, SC, TN, VT, WV

### Miscellaneous Professional

- Geared toward the non-degreed professional
- In conjunction with our GL on limited classes, such as beauty salons and barber shops

### Property (including Vacant):

- TIV target 3M per location, up to \$10M policy TIV with spread of risk
- Optional coverages: Equipment Breakdown and Identity theft recovery (available for \$20 flat charge)

### Brokerage

- Up to \$10 million PML per location / \$50 million TIV

### Inland Marine (with package):

- IM Pac

### Future Endeavors:

- Houses of Worship
- Product Recall

## Top 25 Classes

- Apartment Buildings
- Building LRO
- Carpentry
- Chimney Cleaning
- Concrete Construction
- Concessionaires
- Consultants
- Dwellings
- Excavation
- Health or Exercise Facilities
- Janitorial Service
- Landscape Gardening
- Machinery / Equipment Installation
- Painting
- Plumbing
- Remodelers
- Rental Stores
- Restaurants
- Roofing
- Security & Patrol Agencies
- Swimming Pools - installation / repair
- Subcontractors
- Vacant Buildings and Vacant Land
- Warehouses
- Welding / Cutting

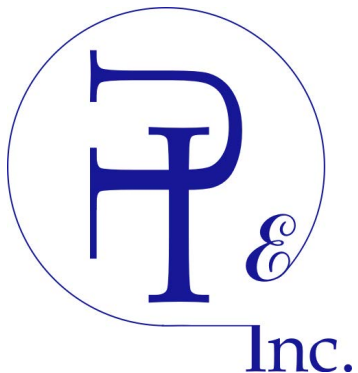
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