

Commercial Liability

PRIMARY LIABILITY

▶ **1-4 Family Dwellings:**

Our product targets Dwellings owned by investors for rental purposes. We consider seasonal or timeshare rentals and do not exclude Assault & Battery.

▶ **Apartments:**

We target apartment risks with up to 500 total units. No exclusions for Assault & Battery for risks with no subsidized housing.

▶ **Bars, Taverns & Restaurants:**

We offer General Liability coverage for restaurants, bars, and taverns, gentlemen's clubs and night clubs.

▶ **Child Care:**

Our product targets Residential & Commercial centers. Coverages include General Liability, Professional Liability and Child Molestation with defense inside or outside the limit.

▶ **Fitness Centers:**

Our product is available for exercise facilities, fitness centers and gyms. Coverages include General Liability, Professional Liability, Molestation & Abuse and Special Events.

▶ **Hotels/Motels:**

We are a market for Hotels/Motels with less than \$2,000,000 in annual gross sales. There is no maximum on the building height. Swimming pools without diving boards or slides are eligible.

▶ **Janitorial Services:**

This product targets risks that perform interior cleaning of office, residential or mercantile properties. We automatically include a number of coverages vital to the janitorial service industry such as a Contractors Equipment, Rental Reimbursement, Lost Key coverage and a Property Damage Extension endorsement.

▶ **Lessor's Risk Only:**

This product targets a wide array of lessor's risk exposures with no restrictions on tenant operations if other than a Nursing Home, Assisted Living or Residential Health Care Facility. We have no maximum on building height.

▶ **Mobile Home Parks:**

This product is specifically designed for Mobile Home Communities with up to 150 home sites per location. Coverage is available for Mobile Home units that are owned and leased to others.

▶ **Owner's/Tenant's Protective:**

Most property owners rely on the contractor they are dealing with to purchase an OCP policy. Our Owner's/Tenant's Protective product allows the entity to protect itself with a more comprehensive policy. The Owner's /Tenant's Protective will utilize ISO's CG 0001 and provide coverage to the owner for their interests in the entire property. This product has the ability to consider policy terms of 3, 6, 9 and 12 months. (Not available in AK, AZ, CA, LA & NV)

▶ **Premises Preferred:**

This product is designed for risks that only need premises liability coverage - typically to meet landlord requirements. Common classes requiring such coverage include manufacturers, professional offices and freight forwarders.

▶ **Residential Condominium Unit Owners:**

This product is designed for the investor who owns units within residential condominium associations for rental purposes. Timeshare and seasonal units are acceptable. Loss Assessment, Improvements & Betterments and Loss of Rents coverage is included at no charge.

▶ **Vacant Buildings:**

We offer General Liability for vacant commercial and residential properties. The product is available with a 3, 6, 9 or 12 month policy term, has low minimum premiums and can consider renovations at costs up to \$250,000. Length of vacancy does not impact eligibility. We also now consider partially vacant buildings, vacant condominium units and vacant rental space.

▶ **Vacant Land:**

This product targets applicants owning land that is completely vacant, not leased to others, and where no construction activity is scheduled to occur during our policy term. We can consider up to 500 acres at any one location.

▶ **All Other:**

Hundreds of additional classes are eligible either within your binding authority or can be submitted to our office for quick turnaround. These include:

- *Mercantile Exposures:* we write retail/wholesale stores, food distributors, caterers, delicatessens, and beauty & barber shops.
- *Building & Premise Exposures:* we write offices, warehouses, theaters, and parking facilities.
- *Habitational Exposures:* we write everything from dwellings to apartments, homeowners/condo associations and hotels/motels.
- *Contractors:* we write select classes of artisan and general contractors.

UMBRELLA/EXCESS LIABILITY

▶ **Commercial Umbrella/Excess Commercial General Liability:**

This product offers you broad underwriting authority including: Limits up to \$5,000,000, low minimum premiums, broad eligibility, ability to consider coverage over underlying carriers rated B++ or better and no self-insured retention for the Commercial Umbrella. We have a minimum attachment point of \$1,000,000 for Commercial Umbrella and \$500,000 for Excess Commercial General Liability.

Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions
Quoting Authority Available

**A++
Rated Products**