



WORKERS' COMPENSATION (Admitted + Rated)

Niche Classes

- AC Installation & Repair
- Freight Forwarders
- Assisted Living Facilities
- Adult Day Care Centers
- Home Healthcare
- Janitorial
- Plumbing
- Property Managers
- Tile & Floor Installation
- Kitchen Cabinet Installation
- Electricians
- Churches
- Non-Profit Organizations
- Glaziers
- Marina & Drivers and many more

Highlights

- Dividend Plans
- 15% Commission – ACI Policies
- \$50-\$100 Incentive Rewards for ACI New Business Policies
- New Ventures
- Prior Losses (Risk Management Services)
- Competitive Payment Options incl. Pay As You Go

GARAGE /USED CAR DEALERS (ADMITTED)

Classes

- Auto Repair Service
- Paint & Body Shops
- Mobile & Manual Car Washes
- Transmission & Engine Shops
- Electrical Shops
- Window Tinting
- Used Car Dealers
- Other Auto Service Related Risks
- Repossession Companies*
- Towing Operations*
- Motorcycles*
- Valet Parking*

Highlights

- 15% Commission for ACI Policies
- Competitive Payment Options
- \$12 Incentive Rewards for ACI policies

COMMERCIAL AUTO & HARD TO PLACE CA RISKS*

Niche Classes

- Light, Medium, Heavy & Extra Heavy Trucks
- Private Passenger Type
- Fleets
- Food Trucks and Lunch Trucks
- Tow Trucks*
- Dump Trucks*
- Long Haul Trucking*
- Land Recreational Vehicles*
- Waste Garbage Carriers*

Highlights

- Limits up to \$6M
- Interstate and Intrastate*
- Violations only chargeable if incurred within 18 months w/ACI
- MVR fees waived if bound w/ACI
- No charge for inexperience
- Corporate vehicles registered to a named officer/owner
- \$15 Incentive Reward for ACI New Business Policies

GENERAL LIABILITY (A RATED PAPER)

Niche Classes

- Artisan Contractors
- General & Paper GCs
- Painters
- Roofers
- Excavation
- Trucking
- Freight Forwarders
- Tree Trimming
- Residential & Commercial

Highlights

- Limits up to \$6M/\$7M
- Waiver of Subrogation
- Blanket Additional Insured
- Primary & Non-Contributory
- CG 20 37 for Compl Ops (Commercial)
- Competitive Commissions
- \$12 Incentive Rewards for ACI Policies

BUSINESSOWNERS POLICY (A+ Paper)

Niche Classes

- Artisan Contractors
- Auto Services
- Hotel/Motels
- Professional Offices
- Restaurants
- Retail
- Processing & Service Occupancies
- Convenience Stores
- Supermarkets
- Service Stations
- Beauty & Nail Salons
- Pet Groomers
- Auto Repair & Body Shops (no tire sales)
- Ethnic Restaurants
- Travel Agencies and many more classes

Coverages

- Building & Business Personal Property up to \$12,500,000.
- Wind (25 miles from coast)
- Business Income & Extra Expense
- Seasonal Increase
- Electronic Data
- Tenants Improvement & Betterments
- Additional, Optional and Extended Property Coverages available
- Liability up to \$5M w/Excess/Umbrella
- Products & Completed Ops
- Liquor Liability
- Garage Liability
- Garagekeepers Legal Liability
- EPLI
- Contractors Equipment Floater
- Professional Liability
- Private Parking Lot
- Umbrella Policy
- Food Spoilage & Contamination
- Utility Services

Highlights

- 15% Commission
- Online Submission Intake Capabilities
- Discounts with WC supporting business

HURRICANE PROTECTION PROGRAM

- Hurricane Protection Plan for Residential Property
- Hurricane Protection Plan for Commercial Property



EXECUTIVE LIABILITY (RATED PAPER)

- Cyber Liability
- Directors and Officers Liability (D & O)
- Fiduciary Liability
- Employer Practices Liability Insurance
- Management Liability Insurance Including Prime
- Non-Profit D & O Liability

Niche Classes

- Social services
- Healthcare
- Education
- Smalltowns/municipalities
- Hospitality
- Retail
- Construction
- Industrial
- Manufacturing

Management Liability

- Abuse & Molestation
- Defense
- Negligent / Wrongful Acts

Directors and Officers Liability (D & O)

- Assault and Battery
- Breach of Duty
- Deposition Coverage
- Employment Practices Liability
- Misstatements, Neglect
- Spouse can be named as additional insured
- Wage & Hour
- Wrongful Acts

Cyber Liability

- Network Disruption
- Data Breach
- PCI Compliance
- Network Security and Privacy Liability
- Multimedia Liability Coverage

COMMERCIAL MONOLINE PROPERTY

Niche Classes

- Office Buildings
- Shopping Centers
- Apartment Buildings
- Condominiums
- Warehouses

Highlights

- Primary and Excess Coverage
- Maximum TIV \$30M
- Coastal and Non-Coastal Properties
- 100% Lloyds Security

MOTOR TRUCK CARGO (LLOYDS)

Coverages

- Inland Marine Form
- Loss of Property in the Course of Transit
- Damage to Goods Transported for Hire
- Legal Liability
- Refrigeration Breakdown
- Riggers
- Contingent Transit (Truck Brokering)
- Unattended Truck
- Earned Freight Charges
- Debris Removal
- Trailer Interchange

HIGH VALUE DWELLING AND HOMEOWNERS (LLOYDS)

Niche Classes

- HO3, HO4, HO5, HO6, DP1 and DP3
- Coastal Properties
- All Construction Types Acceptable
- All Protection Classes incl. 9 & 10
- Primary, Secondary, Rental, Seasonal and Vacant Properties Acceptable

Highlights

- Maximum TIV up to \$30M
- Wind Deductible Ranging from 1%, 2%, 5% and 10%
- Security 100% Lloyds

STOCK THROUGHPUT (LLOYDS)

Niche Classes

- Importers
- Exporters
- Distributors
- Manufacturers

Highlights

- Worldwide All-Risk Coverage for Goods In Transit
- Limits up to \$40M any one location/transit
- Excess coverage available

Coverages

- Property/Storage
- Ocean Cargo
- Inland Transit
- Flood | Earthquake | Windstorm

FOR HIRE TRANSPORTATION

Niche Classes

- Airport Shuttles *
- Black Cars
- Charter Buses *
- Limousines
- Paratransit *
- School Buses *
- Taxi Cabs
- Uber/Lyft *

PROFESSIONAL LIABILITY INCL. GL & BPP (LLOYDS)

Niche Classes

- Allied Healthcare
- Social Services
- Miscellaneous Errors & Omissions
- Adult Day Care
- Health & Fitness Centers
- Home Health Agencies
- Massage Therapist
- Mental Health Clinics
- Adoption Agencies
- Alcohol & Drug Rehab
- Day Care – Senior Citizens
- Family Planning Center
- Foster Care
- Mental Health Services
- Transitional Living and many others
- Coverages
- Professional Liability up to \$2M/\$4M (Claims Made Form)
- General Liability up to \$2M/\$4M (Claims Made or Occurrence)
- First Dollar Defense
- Prior Acts Available
- Business Personal Property up to \$300,000 including wind
- Optional Coverages- Sexual Abuse
- Defense Outside Limits | Employee
- Benefit Liability | Hired & Non-Owned
- Auto | Punitive Damages

CONTRACTORS EQUIPMENT (A PAPER)

Niche Classes

- Contractors & Commercial GCs
- Agricultural
- Excavation
- Municipalities
- Wholesalers and Retailers

Highlights

- Scheduled values up to \$10M/\$500 per item
- Stand-alone basis with scheduled and blanket coverage options
- Special Coverage Package includes: Basic Limits for Additional Debris Removal Expenses

BUILDERS RISK (A RATED PAPER)

Niche Classes

- Residential New Construction
- Commercial New Construction
- Remodeling
- Installation
- Projects of any Size and Value
- Basic to Complex Renovation Projects