

TOP COMMERCIAL LINES PRODUCTS – CALIFORNIA

Vacant Buildings/Vacant Land

- ▶ No restriction on the length of vacancy
- ▶ Property capacity from \$3M to \$5M
- ▶ Can consider vacant buildings, partially vacant buildings, vacant condo units, vacant leased space and risks with renovations – commercial or residential risks eligible
- ▶ Up to 1,000 acres on vacant land

Childcare

- ▶ Commercial or Residential child care centers
- ▶ Professional liability included
- ▶ Abuse and molestation available
- ▶ Coverage for children included under Medical Payments

Lessors Risk Only (LRO)

- ▶ Broad appetite for tenant occupancy including mixed mercantile, nightclubs, marijuana distributors/dispensaries, restaurants and child care
- ▶ No limitation on the age of building

Commercial Excess/Umbrella

- ▶ Premium starting at \$500 per million
- ▶ Can consider writing over other carriers B++ rated or better
- ▶ Up to \$5,000,000 in limits available on most classes
- ▶ Over 700 eligible classes
- ▶ **Can now write Excess on Artisan Contractors in CA!**

Beauty Salons and Barber Shops

- ▶ Professional Liability is included for services such as hair cutting, styling, manicures/pedicures, massage, and much more...
- ▶ Rated based on the number of operators
- ▶ Can consider policies for independent contractors and booth/chair renters (Premium starts at \$225)
- ▶ Salons with incidental massage therapists and tanning beds are eligible

Janitorial

- ▶ Rated on number of full and part time workers
- ▶ Optional coverages are available for contractors equipment, rental reimbursement, lost key coverage, employee theft, and property damage extension
- ▶ Now offering completed operations AI form 2037

Apartments

- ▶ Ability to write risks with up to 100 units
- ▶ Older structures built after 1900
- ▶ Replacement cost is available for buildings up to 60 years of age

Fitness Center

- ▶ Fitness Centers can include Curves, Orange Theories, CrossFits, yoga, Pilates, Bike to the Beat, Crunch fitness centers, and many more. ...
- ▶ Can consider incidental massage, tanning, and child sitting
- ▶ Professional liability and Abuse and Molestation is automatically included

Artisan/Trade Contractors

- ▶ Classes include, but not limited to: carpentry, electrical work, dry wall, landscaping, interior decorators, painting, and window cleaning
- ▶ Minimum premium is \$650
- ▶ Blanket Additional Insured is available
- ▶ Waiver or Subrogation, Primary/Non-contributory, and Completed Operations for the Additional Insured is available

Specialty Training Schools

- ▶ Can consider a wide variety of schools including: athletic, art, beauty, business, dance, music, tutoring centers and many more
- ▶ Professional Liability included for most classes
- ▶ Abuse and molestation is available up to \$1M on most classes

Concessionaire/Vendor

- ▶ Eligible operations include, but not limited to: hot dog vendors, food trucks, newsstands, mall kiosks, pumpkin/Christmas tree lots, flea market and fair vendors
- ▶ Premium as low as \$350
- ▶ Inland marine coverage for stands and miscellaneous items

Truckers

- ▶ Ability to write risks with up to 20 units
- ▶ Long or short haul is eligible
- ▶ Wide range of cargo is eligible (including sand and gravel)

Excess Liability for Contractors

- ▶ Monoline excess liability
- ▶ Up to \$5M Limits available
- ▶ Contractors with up to \$1M in receipts and \$500K payroll

How do we differentiate ourselves from the competition?

- ▶ **A++ rated insurance company by A.M. Best**
- ▶ **Admitted product offerings in most states**
- ▶ **Direct Bill options available on admitted policies**
 - On-line and phone quoting