

## DEDUCTIBLE BUYBACK COVERAGE

### *Wind Deductible Buyback* Two "A" Rated Carriers

Wind & Hail in Tier 1 and 2 Counties

- \$1M Limits Available
- Buy-down to \$10,000
- \$2,000 Minimum Premium
- \$5,000 Minimum Deductible
- Commercial Property
- Residential Property

### *Earthquake Deductible Buyback* "A" Rated Carrier

- \$1M Limits Available
- Buy-down to 1% or \$5,000 of property value (whichever is greater)
- All Construction Types
- \$2,500 Minimum Premium

## PROFESSIONAL LIABILITY

### *Miscellaneous Professional* "A" Rated Carrier

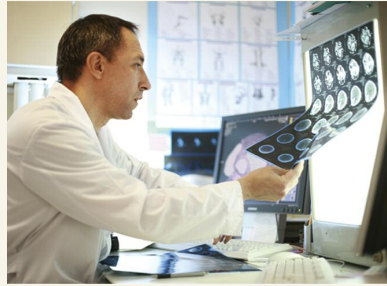
- Available in 50 States
- Excess Program for Architects & Engineers
- Claims Made & Reported MPL and Real Estate Policies
- Circumstance Reporting Features
- Personal Injury Included
- Defense for Discrimination
- Contingent BI/BD
- Broad Form Personal Injury
- Coverage Options and Extensions Available upon request
- \$1,500 Minimum Premium
- \$2,500 Minimum Deductible

#### *Sample Classes*

- Advertising Agencies
- Asset Managers
- Construction Managers
- Consultants
- Business Managers
- Court Reporters
- Franchisors
- Freight Forwarders
- Foreclosure Agents
- Graphic Designers
- Leasing Agents
- Property Managers
- Real Estate Agents
- Staffing Agencies
- Testing Labs
- Third Party Administrators

### *Insurance Agents and Brokers* "A" Rated Carrier

- Available in 50 States
- Circumstance Reporting Features
- Claims Made Policy
- Coverage Extensions available upon request
- \$2,500 Minimum Premium
- \$2,500 Minimum Deductible
- Excess Available



### *Allied Health* "A" Rated Carrier

- Professional Liability Available Monoline
- Claims Made Basis starting at \$100/\$300
- GL is Available
- Fire Legal Liability
- Hired & Non-Owned Auto
- Defense Costs in addition to Limits
- Employee Benefits Liability
- Punitive Damages Coverage
- Sexual Abuse Sublimit
- \$2,500 Minimum Premium
- \$1,000 Minimum Deductible

#### *Sample Classes*

- Home Health Agencies
- Diagnostic Imaging/X-Ray
- Med Spas
- Physical Therapy Services
- Medical Staffing
- Medical Clinics
- Medical Labs
- Nurses
- Testing

### *Employment Practices Liability* "A" Rated Carrier

- \$100K-\$500K Limits
- Claims Made Basis
- Duty to Defend
- Punitive Damages Coverage
- Broad Definition for Named Insured
- Defense and Indemnity Options
- Broad Definition of Employment Practices Wrongful Acts
- \$255 Minimum Premium

## HABITATIONAL PACKAGE PROGRAM

"A" Rated Carrier

- Written on ISO Form
- \$10 Million Property
- \$1/2 Million GL
- \$2,500 Min. Prem.

#### *Sample Classes*

- Apartments, incl. Incidental Mercantile
- Condos and Cooperatives
- Mixed Habitational

Available: CA AZ CO NV ID NM OR WA UT AK

## WEATHER INSURANCE

"A" Rated Carrier

Program offers limits up to \$1M per weather event with ability to expand up to \$10M.

- Fully Admitted all states
- Agreed Value Contracts
- No Claims-Valuation
- Business Income Protection
- Sales Promotions
- Special Events
- Named Peril Contracts:
  - Rainfall
  - Snowfall
  - Lightning
  - Severe Weather
- \$500 Minimum Premium

#### *Sample Classes*

- Special Events
- Film Shoots
- Golf Tournaments
- Parades
- Rodeos
- Sporting Events
- Retail Outdoor Sales
- Fairs/Festivals
- Airports
- Municipalities

## SPECIAL EVENT CANCELLATION CELEBRITY NON APPEARANCE / PRIZE INDEMNIFICATION

Four "A" Rated Carriers

Program offers limits up to \$10M per event, \$500 Minimum Premium.

#### *Sample Classes*

- Special Events
- Conventions/Conference
- Concerts/Entertainment
- Sporting Events
- Television Appearance
- Transmission Interruption
- Hole in One
- Theatre

X/S Up to \$5M Available incl. Architects & Engineers and Actuaries

Now Writing MGAs, Wholesalers and Life & Health Agents

EPLI only Available in conjunction with Property and Casualty Coverage - Not Available on Monoline Basis

