



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 Al 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 \$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
 - o On-line and phone quoting