



Insurance for Specialty Educators, Trainers and Instructors

15% commission with NO broker fees when placed on Admitted paper!

- Risks with up to \$3M in annual sales and 25,000 square feet per location
- Up to 30 classes of business are eligible, including the following top classes:
 - In-home tutors
 - Music
 - Charm / Modeling
 - Tutoring centers
 - Computers
 - Drama / Theater
 - Crafts / Hobbies
 - Arts
 - Personal trainers
 - Beauticians



Product Advantages

- Competitive minimum premiums
- Abuse and molestation sublimits available on most classes
- Wide variety of classes available
- No liability deductible
- No designated premises endorsement
- Blanket additional insured available
- Professional liability included on most classes for no charge
- Ability to consider new ventures

Available Limits

- Property values up to:
 - \$3M in protection class 1-8
 - \$2M in protection class 1-8 (frame and no sprinklers)
 - \$1M in protection class 9-10
 - \$1M in coastal zones (excluding wind and hail coverage)
- General liability up to \$1M occurrence / \$3M aggregate
- Professional liability included at a limit equal to the general liability on select classes
- Abuse and molestation liability up to \$1M on most classes

Most Common Ineligible Risk Characteristics

- Public / Private elementary, junior or senior high schools
- Offers cheerleading, gymnastics or aerial instruction / activities
- Overnight exposures
- Offers karate or martial arts instruction / activities
- Focuses on mentally or physically challenged children or children with special needs
- Provides swimming lessons or other on-water instruction / activities
- Located in AK, HI, LA or WV



CONTACT

**GET IN TOUCH WITH US
FOR MORE INFO!**

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SUBMISSIONS

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