

## Liquor Liability

- ☘ Limits up to \$1mm/\$2mm including A&B
- ☘ No cap on alcohol sales
- ☘ Broad appetite

## Commercial Umbrella

- ☘ \$500 minimum premium per layer
- ☘ Limits up to \$5mm
- ☘ Written on Admitted paper
- ☘ Available standalone or over Chubb primary

## Church ( BOP offering )

- ☘ All denominations
- ☘ Professional & Liability up to \$1mm/\$2mm
- ☘ Molestation or Abuse Liability up to \$1mm/\$2mm
- ☘ Employment Practices Liability up to \$100,000

## Special Events

- ☘ General Liability & Liquor Liability – limits up to \$3M/\$3M available for eligible events.
- ☘ Preferred Events: Weddings, Concerts, Conventions/Trade Shows, Parades, Picnics, Sporting Events, Fundraisers, Car/Motor Vehicle Shows, Misc. Events
- ☘ Restricted Activities – Fireworks, hot air balloon rides, overnight camping, events taking place on water, medical treatments or health screenings, haunted houses, hayrides, or corn mazes.

## 1 to 4 Family Dwelling Package

- ☘ Liability of to \$1mm/\$3mm
- ☘ Up to \$1,000,000 Property TIV per location
- ☘ Coverage available for schedules of dwellings
- ☘ 15 Unique coverages enhancements
- ☘ Special Form back to 90 years / RC back to 70

## Lessor Risk Package

- ☘ Up to \$5,000,000 Property TIV
- ☘ Up to 10,000 gross area and 2 stories
- ☘ Acceptable Occupancies: retail, service, office, apartment (if in a mixed mercantile building), restaurants, bakeries, churches.
- ☘ Ineligible Tenants: include bars, healthcare facilities, manufacturing, warehouses, auto repair,
- ☘ Hired & Non-Owned Auto, Equipment Breakdown, EPLI, Privacy Liability and Data Breach

## Vacant Buildings

- ☘ Values up to \$5mm
- ☘ Liability up to \$1mm/\$2mm
- ☘ Available for:
  - Vacant buildings with or without renovations
  - Vacant tenant spaces
  - Vacant condos
  - Business personal property exposures
- ☘ No restrictions on the length of vacancy
- ☘ 3, 6, 9 or 12 month policy terms available

## Vacant Land

- ☘ Up to 1,000 acers
- ☘ Considers an exposure of 2 lakes/ponds

## Homeowners Associations ( BOP )

- ☘ No cap on the number of units
- ☘ Minimum premium starts at \$485.
- ☘ Options for D&O, EPLI, Umbrella & more !

## Social Services Package

- ☘ Liability up to \$1mm/\$2mm
- ☘ Molestation or Abuse Liability up to \$1mm/\$2mm
- ☘ Employment Practices Liability up to \$100,000
  - Counseling Services
  - Food Banks
  - Thrift Stores
  - Homeless and Battered Women's Shelters
  - Soup Kitchen

## Truckers Liability

- ☘ Limits up to \$1mm/\$2mm
- ☘ Minimum premium starts at \$485
- ☘ Target Risks – risks hauling sand, gravel, livestock, equipment, or oversized loads.
- ☘ Ineligible Risks – Moving companies, risks specializing in transportation of people, risks handling infectious waste or bio hazardous materials.

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