



Property Lines

WE OFFER A NUMBER OF MONOLINE PROPERTY PRODUCTS FOR A BROAD RANGE OF BUSINESS CLASSES. IN ADDITION, WE OFFER INLAND MARINE COVERAGES FOR BUILDER'S RISK NEW CONSTRUCTION, CONTRACTORS' EQUIPMENT AND MISCELLANEOUS ARTICLES. WE HAVE A CAPACITY OF \$250,000 TOTAL INSURED VALUE IN THE STATE OF FLORIDA AND OTHER COASTAL LOCATIONS (EXCLUDING WIND AND HAIL) FOR ALL PRODUCTS EXCEPT CONTRACTOR'S EQUIPMENT, FOR WHICH WE CAN OFFER UP TO \$500,000.

PROPERTY PRODUCTS:

▶ **Apartments:**

Provides coverage for Apartment buildings with or without mercantile occupancies in protection classes 1-8. Limits of up to \$1,000,000 can be provided for frame construction, up to \$3,000,000 can be provided JM or better construction.

▶ **Vacant Building:**

Commercial and residential structures are eligible. We can write policy terms of 3, 6, 9 or 12 months. Special Form and Replacement Cost is available for buildings 25 years old or newer. We can provide limits up to \$3,000,000.

▶ **Monoline Property:**

Our appetite for monoline property business includes the following classes:

- mercantile
- strip malls
- shopping centers
- office buildings
- day care centers
- municipal buildings
- health care facilities
- institutions including public and private schools & universities

Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money and Securities, is available. We can provide limits up to \$3,000,000.

▶ **Building Renovations:**

Coverage is provided for the existing structure and new construction on one policy with split limits and rates. Replacement Cost can be offered for buildings 25 years old or newer. Special form can be offered on qualifying risks. Limits of up to \$3,000,000 are available.

▶ **Contents Only:**

Coverage is available for Business Personal Property, Improvements and Betterments, and related Business Income. Replacement Cost and Special Form can be offered for qualifying risks. Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money & Securities, is available. We can provide limits up to \$3,000,000.

▶ **One to Four Family Dwellings:**

Provides coverage for Rental properties to a maximum limit of \$750,000 in protection class 1-8. We will insure an owner occupied building as long as one or more units are tenant occupied.

▶ **Bar/Tavern:**

Designed to cover bars, taverns, nightclubs and gentlemen's clubs. Equipment Breakdown with food spoilage coverage is available. Limits of up to \$750,000 can be provided. Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money & Securities, is available.

▶ **Restaurant:**

Provides coverage for restaurants with limits of up to \$600,000. Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money & Securities, is available.

▶ **Auto Repair Shop:**

Provides coverage for auto repair shop owners who need property insurance protection for owned or leased buildings, business personal property, and related business income loss. Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money & Securities, is available.

INLAND MARINE PRODUCTS:

▶ **Builder's Risk:**

Our underwriting appetite includes a wide range of eligible project types including single family homes. Available ancillary coverages include Soft Cost and Loss of Rental Income coverage. Our capacity for this product is \$3,000,000

▶ **Contractors' Equipment:**

This coverage is written on a scheduled basis with an All Risk Inland Marine coverage form. The maximum schedule of equipment is \$1,000,000 subject to a maximum limit of insurance of \$150,000 per individual piece of equipment.

- Replacement Cost valuation is available for equipment up to five model years old.
- Miscellaneous tools and equipment coverage is available on a blanket basis with a maximum limit of \$15,000 or 5% of the scheduled limit, which ever is lower.

▶ **Inland Marine Select:**

This miscellaneous articles coverage is written on a scheduled or blanket basis with an "All Risk" Inland Marine coverage form. Coverage is available for 28 classes of equipment including vending machines, DJ equipment, catering equipment, medical equipment, golf carts, amusement rides and ATM machines. Policies are written with Actual Cash Valuation and 100% coinsurance. We can provide a total insurance value up to \$500,000.

Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions
Most Products offered on an admitted basis

