



***W-A-Schickedanz Agency, Inc.***

Managing General Agents / Surplus Lines Brokers

## ***Desk Reference Guide***

*Coverage features described in this guide are summarized. Refer to the policy forms and policy declarations for a full description of applicable terms, conditions, exclusions and limits.*



# **W-A-Schickedanz Agency, Inc.**

Managing General Agents / Surplus Lines Brokers

## OFFICE DIRECTORY

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## **Transportation**

## **Acceptance Casualty Insurance Company (Missouri Risks) / Occidental Fire & Casualty Co. of North Carolina (Illinois Risks)**

IAT Specialty is a marketing and claims office for a group of property & casualty insurance companies. IAT operates in Omaha, Nebraska and Scottsdale Arizona. There are six insurance Companies and one re insurance company. The companies are as follows:

- Acceptance Indemnity Insurance Company
- Acceptance Casualty Insurance Company
- Occidental Fire & Casualty Company of North Carolina
- Wilshire Insurance Company
- Harco National Insurance Company
- IAT Reinsurance Company Ltd
- Transguard Insurance Company of America

All Companies carry a policy holder rating of A- (Excellent) by A M Best.

### **Commercial Automobile**

- Business/ Service Use
- Commercial/ For Hire
- Dump, Sand & Gravel, Grain
- Fleets - Non Fleets
- Owner/Operator Non-Trucking
- Owner/Operator Reporting Policy - Liability
- Owner/Operator Reporting Policy - Physical Damage
- Public Auto
- Intermodal Haulers

### **Radius**

- Local Truck (0-100 Miles)
- Intermediate Trucks (101-300 Miles)
- Regional Trucking (301 -500 Miles)
- Long-haul Trucking (over 500 Miles)

### **Typically written Account**

Car Hauler	Garbage Trucks	Intermodal
Refrigerated Transport	New Ventures	Dump for Hire

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **Argonaut / Colony Insurance**

The Colony Group operates primarily on a non-admitted basis in 50 states, the District of Columbia, and the U.S. Virgin Islands. The Group writes commercial excess and surplus lines and specialty business through wholesale general agents. The Colony Group consists of Argonaut Midwest, Colony, Colony National, & Colony Insurance Company

All members of The Colony Group carry policyholder rating of "A" (Excellent) by A.M. Best.

### **For risks located in Illinois, Missouri**

#### **Transportation Division**

The Transportation division provides a market to contracted General Agents for Not For Hire transportation risks. We define Not For Hire as risks that haul EXCLUSIVELY for one concern. An exception applies to the Dump Truck class & the Wrecker/Tow Truck class.

**Residential** – Route Pick-Up (including recyclables) from private residences/apartment locations.

**Commercial** – Route Pick-Up (including recyclables) from business establishments.

Also includes:

- Septic hauling
- Sludge hauling
- Port-O-let / Port-O-John hauling
- Oil/Grease Trap operations
- Roll-Off operations
- Live floor unit operations
- Oil field related drilling fluids, salt water or other waste out of oil fields

**Transfer Station Hauling** – Non-Route Pickup – Vehicles hauling directly from the transfer station and delivering to the landfill. (must be within 100 miles of garaging vehicle).

#### **Typical Accounts Written**

Garbage Trucks	Tow Trucks	Repo Contractor
Dumps for Hire	School Busses	Driving Schools
University Busses	Contractors	Bucket Trucks
Excavating Contractor	Vacuum Trucks	Farm Vehicles

## **Argonaut / Colony Insurance**

### **Garage Division**

Dealers involved in the selling or servicing of “autos”, new or used.  
Service operations engaged in repairing, towing, servicing, salvaging and valet parking of “autos”.

### **Wrecker, On-Hook, & Garage keepers Coverage’s**

- Wrecker used by an auto dealer (our most competitive price).
- Wrecker used by a service operation.
- Wrecker used in a repossession operation.
- Wrecker For Hire (may or may not be in conjunction with an auto dealer or service operation).

### **We also offer:**

- Garagekeepers and On-Hook coverage’s that can be written on the same policy as your wreckers.
- Garagekeepers and On-Hook coverage’s on a mono-line basis.
- Garagekeepers and On-Hook on a legal liability or direct basis.
- Wrecker coverage can be written on a Business Auto Policy or a Truckers Policy.

### **Typical Accounts Written**

Body Shop  
Used Auto Sales  
Tow Trucks

General Repair Shops  
Valet Service  
Radiator Shops

Mobile Detailer  
Heavy Vehicle Repair  
Tire Shop

**Please visit our website for applications at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **Burlington Insurance Group**

Burlington Insurance Group, Inc is a subsidiary of IFG Companies, is headquartered in Burlington, North Carolina and operates primarily through contracted producers. BIG offers a broad portfolio of insurance products through its Binding Authority Division and its Submit/Brokerage Division. Admitted and non admitted coverages are provided through First Financial Insurance Company, The Burlington Insurance Company, Alamance Insurance Company, and Guilford Insurance Company.

Burlington Insurance Company, a subsidiary of IFG Companies, is rated A- by A M Best

### **Garage Liability**

Coverage Provided For

- Used Car Dealers
- Non-Dealer Garage Service Businesses

### **Target Classes**

#### **Dealers**

- Pickup Trucks
- Private Passenger Autos
- Sport Utility Vehicles
- Heavy Trucks
- Recreational Vehicles (RV's)
- Motorcycles

#### **Non-Dealer Auto Service Businesses**

- Auto Repair Shops
- Body or Paint Shops
- Car-Washes – Full Service Only
- Detail & Clean-up Shops
- Heavy Truck Repair
- Lube and Oil Change Shops
- Motorcycle Repair
- Recreational Vehicle Repair
- Tire Shops

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **The Lloyd's Market**

Lloyd's is the world's leading specialist insurance market, home to 46 managing agents and 66 syndicates, which offer an unrivalled concentration of specialist underwriting expertise and talent.

Lloyd's is the world's best known - but probably least understood - insurance brand. This is because Lloyd's is not an insurance company but a society of members, both corporate and individual, who underwrite in syndicates on whose behalf professional underwriters accept risk. Supporting capital is provided by investment institutions, specialist investors, international insurance companies and individuals.

Lloyd's brokers bring business to the market. The risks placed with underwriters originate from clients and other brokers and intermediaries all over the world. Together, the syndicates underwriting at Lloyd's form one of the world's largest commercial insurers and a leading reinsurer.

The market structure encourages innovation, speed and better value, making it attractive to policyholders and participants alike. Immediate access to decision-makers means that answers on whether a risk can be placed are made quickly, enabling the broker to provide fast, good value solutions.

### **Products offered.**

- Illinois Auto Physical Damage
- Illinois Dealers Open Lot
- Illinois Garagekeepers Legal Liability
- Illinois Motor Truck Cargo

### **Auto Physical Damage Guidelines**

- Maximum Values: \$125,000 any one power unit; \$175,000 any one combination unit
- Maximum any one loss: \$1,000,000
- Mechanical Inspection required on all units over 15 years old

### **Dealers Open Lot Guidelines**

- Minimum in business: 1 year with good loss history
- Protected lot or building
- One furnished auto for either owner/spouse of salesperson—additional available subject to underwriting
- Average Exposure equals limit
- Coverages: \$75,000 any one unit/\$500,000 any one loss for specified cause of loss and collision

### **Garagekeepers Guidelines**

- Minimum in business: 1 year with good loss history
- Protected lot or building
- Average Exposure equals limit
- Coverages: \$75,000 any one unit/\$500,000 any one loss for specified cause of loss and collision

## **The Lloyd's Market**

### **Motor Truck Cargo**

- Wide range of commodities hauled
- Refer breakdown available
- Riggers Coverage available
- Trailer Interchange available
- Limits: up to \$250,000 per unit

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **Maxum Casualty Insurance Company**

Maxum Specialty Insurance Group underwrites excess & surplus lines property and casualty insurance products for buyers with unique insurance needs through Maxum Indemnity Company, a non admitted insurer approved in most states and admitted in Delaware. The Group also underwrites specialty insurance products such as Truck insurance through Maxum Casualty Insurance Company, an admitted insurer in select states. Products offerings are sold exclusively through a limited number of wholesale brokers and general agents that share a similar level of customer focus and product niche expertise.

Maxum Indemnity Company has an AM Best rating of A-VII. Maxum Casualty Insurance Company has an AM Best rating of A-VII.

### **Risks Located in Illinois**

- 1 -25 Power Units No Hazmat
- Primary Auto Liability, Physical Damage, & Motor Truck Cargo coverage

### **Unlimited Radius Operations**

- Routes out and back home or loop
- Backhauls usually arranged ahead of time
- Stable quarterly mileage under 30,000 per tuck
- Limited number of owner operators unless under 35% of drivers are new or employed less than 1 year

### **Regional Long Haul Under 500 miles**

- Narrow range of commodities hauled
- Routes out and back or loop
- Mix of under 300 mile routes- especially on fleets
- Stable quarterly mileage under 25,000 miles per truck
- Minimal IFTA miles in states with major metro areas outside 500 miles

### **Short Haul within 100 or 300 miles**

- Single type commodity hauled
- Routes out and back within the region
- Stable quarterly mileage under 20,000 miles per truck
- Drivers not heavily involved in loading or unloading

### **Maximized Coverage Endorsement**

Available of 1unit Owner Operators who purchase Auto Liability, Physical Damage, and Motor Truck Cargo

- Hired Auto Liability, Hired Auto Coverage Non owned Liability
- Rental Reimbursement (\$250 per day for 30 days)
- Increased Cargo Coverage

### **Coverage Plus**

- Additional Insured coverage may be added without an Additional Premium charge
- Package Policy including Liability, Physical Damage and Cargo coverages
- Combined Deductible for cargo & physical damage
- Installment plans offered
- Continuous Policy Available

## **Maxum Casualty Insurance Company**

### **Liability Coverage Up to \$1million Liability Limits**

- Broadened Pollution Coverage available at no extra cost
- For owner operators, coverage is based on lease agreements as opposed to authority based coverage. Insurance responds to the way the insureds' business is run

### **Physical Damage Coverage**

- Substitute vehicles temporarily replacing covered power unit that may be down for service or repair is automatically covered
- Towing coverage provided at no charge and payable outside the limit of insurance
- Competitive pricing especially at higher deductibles

### **Broadened Cargo Coverage up to \$200,000 limits**

- Cargo is on Special Form Only
- Defense costs are payable outside the limit of insurance
- Earned Freight charges covered up to \$10,000 and is additional to the limit of insurance
- Debris Removal expense covered up to \$25,000 and is in addition to the limit of insurance
- Refer breakdown included at no extra charge
- Coverage extended to include losses incurred while Loading & Unloading
- Claim Mitigation costs covered up to \$5,000 and are in addition to the limit of insurance
- No co insurance penalties

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## **National Indemnity**

With a market focus on commercial auto and general liability, National Indemnity is one of the leading property/casualty members of the Berkshire Hathaway group of insurance companies. The insurance group has grown to possess tremendous financial strength and is rated A++ by A.M. Best.

### **Commercial Auto**

#### **Eligible classes**

- Contractors - Light Dumps, Boom, and Bucket Trucks
- Food Delivery
- Specialized Delivery
- Courier Service Vehicles
- Waste Oil Transporters
- Waste Disposal - Physical Damage Only
- Salvage Haulers
- Farm Vehicles
- Cement Mixers
- Dump Trucks - For Hire, Not For Hire and Municipally Owned
- Lawn and Tree Service Trucks - Includes Landscapers and Sod Layers
- Snow Removal - With or Without Permanently Attached Blades
- Logging and Pulpwood Haulers - For Hire and Not For Hire
- Mobile Home Transporters (Toters)
- House Movers and Winch Trucks
- Moving Operations
- Tow Trucks - Full-Time or Incidental Use
- Tilt bed and Rollback Auto Haulers
- Auto Repossessors
- Gasoline, Diesel Fuel, and Airplane Fuel Transporters
- LPG, Butane, and Propane Transporters (Bulk or Bottled)
- Mobile Concession Trucks
- Catering Vehicles
- Wholesale and Manufacturing Trucks
- Local and Long Haul (Common and Contract Haulers)
- Contingent Liability (Bobtail/Deadhead)
- Exempt Commodity Haulers
- Gross Receipts and Mileage Rate Truckers
- Named Operator Coverage
- Hired and NonOwned Coverage
- Travel Trailer and/or Motor home Delivery
- Motor Truck Cargo

# National Indemnity

## Public Auto

### Eligible classes

- Kiddie Transportation Vehicles
- Limousines - Stretched and Luxury Autos
- Airport Stretched Limousines
- Airport Shuttles and Transportation Service Autos
- School Buses - Private or School District Owned Units
- Church Buses - Owned Operated Religious
- Urban Buses
- Trolley Buses
- Inter-City Buses
- Bingo/Casino Transportation - For Hire and Not For Hire
- Charter Buses - Inter and Intrastate
- Off-Road Four Wheel Drive Auto Tours
- Sightseeing Buses
- Athlete Buses
- Musician and Entertainer Buses
- Drum and Bugle and Scout Buses
- Day Care Center Autos - For Profit and Not For Profit
- Senior Citizen Autos
- Head Start Program Transportation
- Social Service Agency Autos (Government, Civic, or Charitable Entity Owned)
- Group Home Residential Facilities Autos
- Courtesy Autos - Hotel, Auto Repair, or Medical Care Provider Autos
- Trams
- Ski Buses (Tourist Shuttles)
- Wilderness Expedition Transportation Vehicles
- Van Pools
- Labor Haulers and Farm Labor Haulers (Seasonal Coverage Available)
- Prisoner Transfers or Extradition Transports - Interstate and Intrastate
- Hired and NonOwned Coverage

### Special Types

- **Ambulances** - Privately Owned and Owned by Hospitals and Political Subdivisions
- **Private Passenger Rentals** - Sedans, Minivans, Vans, Jeeps, and Sport Utility Vehicles
- **Commercial Rentals** - Vans, Light and Medium Trucks, Moving Vans, and Utility Trailer Rentals
- **Driver Training Autos** - Private Passenger Autos, Trucks, Tractors, Trailers, and Buses
- **Salesperson Autos**
- **Police Cars and Law Enforcement Vehicles**
- **Security Patrols**
- **Bookmobiles, Bloodmobiles, Mobile Stores, Etc.**
- **Non-Emergency Ambulances and Medivans**
- **Rescue Squads**

## **National Indemnity**

- **Fire Department Vehicles**
- **Funeral Director Vehicles** - Limos, Hearses, Flower Cars, Escorts
- **Hearses & Limos Owned and Operated For Hire to Funeral Directors**
- **Escort Vehicles**
- **Registration Plates**
- **Named Operator Policies** - Drive away Contractors and Repossessed Autos
- **Antique Autos**
- **Pizza Delivery** - Specified and/or Non-Owned Auto Coverage

## **Garage Dealers & Non Dealers**

### **Eligible classes**

- Used Car & Truck Dealers
- Motorcycle Dealers
- Mobile Home, RV & Trailer Dealers
- Repair Shops - Autos, Motorcycles, Trucks
- Oil Change Operations
- Tire Sales with Installation
- Auto Parts Stores
- Detail Shops
- Glass Installation
- Frame Straighteners

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## **Universal Casualty Insurance Company**

Universal Casualty Company is a Chicago-suburban based company founded in 1949, offering insurance products to independent agents in the commercial auto markets.

### **Regional Trucking Program (For risks located in Arkansas, Illinois, Indiana, and Missouri)**

- Recently expanded radius from the short-haul program; New ventures may be acceptable
- Long haul radius available
- Up to 25 power units “in-house” binding
- **Competitive pricing**; credits available on BI & PD liability, physical damage, and cargo premiums with **clean driving records**;
- Payment plans available
- Trucker’s General Liability available on the policy—competitive pricing

### **ISO Coverage Symbols**

Truckers (For-Hire) Liability/Physical Damage (46) (47) & (50)

UM / UIM (46)

Trailer Interchange (48) & (49)

Business Auto—Liability / Physical Damage (7) (8) & (9)

UM / UIM (7)

#### **Prohibited Program Classes:**

Ambulance or Emergency vehicles

Buses—all classes

Butane, Propane, Gasoline

Carnivals & Circuses

Dump trucks (end-dumping trucks and trailers)

Film delivery

Hazardous Materials or waste haulers

Hearses

Inter-modal trucking—refer to UCC

Limousine / Livery Services

Logging/timber haulers

Long-haul trucking

Pizza, newspaper or mail delivery

Private passenger vehicles

Public Autos (as defined by ISO)

Redi-mix vehicles

Sand & gravel haulers

Taxi cabs

Tow & recovery trucks

Trucks requiring special permits and/or filings for over-weight and /or over-sized loads

Vehicles that are leased/rented

Vehicles (including trailers) over 15 years old (acceptable with mechanic’s inspection form)

Vehicles over 25 years old

Vehicles transporting passengers

Vehicles with specialized equipment (bloodbank; motorhomes,etc)

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## **Specialty Liability and Property**

## **Burlington Insurance Group**

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Burlington Insurance Company a subsidiary of IFG Companies is rated A- by A M Best.

### **Products offered**

- Commercial General Liability
- Garage Liability
- Special Events
- Farm Liability
- Liquor Liability
- Package Property
- Inland Marine

### **General Liability Guidelines**

- Up to \$1,000,000/\$2,000,000 limits
- Various deductible options \$500, \$1000, \$2500, or \$5000
- Medical Payments
- Contractual Liability
- Hired & Non owned available on most classes up to \$1,000,000 limit
- Primary & Noncontributory wording available
- Waiver of Subrogation available

### **Property Guidelines**

- Authority up to \$ 500,000 any one premise TIV \$7,500,000 max per policy
- ACV & RC offered
- For replacement cost on real property, the building must be 25 years old or less
- Roofs over 15 years old must be valued at ACV only
- Basic, Broad, and Special Form available
- Business income and extra expense
- Outside sign
- Spoilage Coverage

# **Burlington Insurance Group**

## **Inland Marine Guidelines**

- Contractors Equipment
- Installation Floater
- Prize Indemnification
- Scheduled Property Floater
- Authority up to \$500,000
- ACV only
- No Blanket coverage

## **Top Classes by State**

### **Illinois**

Restaurants  
Truckers  
Apartments/Condos  
Special Events  
Building-Premises  
Mercantile  
Vacant Land  
Dwellings  
Vacant Buildings

### **Missouri**

Restaurants  
Apartments/Condos  
Truckers  
Special Events  
Dwellings  
Buildings-Premises  
Clubs  
Mercantile  
Warehouse

### **Arkansas**

Restaurants  
Mercantile  
Truckers  
Tree Trimmers  
Apartment /Condo  
Hotels/Motels  
Service Station  
Building Premises  
Special Events

## **Farm Liability Guidelines**

- Program written in conjunction with Inland Marine Farm machinery & equipment
- Coverage can be written on an operating or non operating farms
- \$1,000,000/ \$2,000,000 limits available
- \$500 PD deductible
- Includes \$5,000 med pay
- Accounts with loss history

### **Typical account written**

Crop production  
Nursery & Greenhouse  
Grove & Orchard

Honeybee keepers  
Poultry production  
Vineyards

Livestock production  
Vegetable & Berry farm  
Aquaculture

## **Burlington Insurance Group**

### **Liquor Liability Guidelines**

- \$1,000,000 each common cause limit \$1,000,000 Aggregate Limit
- \$1,000,000 common law coverage
- New Ventures
- Live Music Venues

### **Typical Risk Written**

New Venture Bars	Restaurants	Private Clubs
Convenience Store	Distributors(wholesale)	Hall operators
Package Liquor Store	Live band venue	Special Events

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **Essex Insurance Company**

As a member of the Markel North American Insurance Group, Essex Insurance Company enjoys solid financial ratings. The group's strong business position, strong capital and consistent operating performance are factored into the rating agencies' analyses. Essex in particular has enjoyed extremely profitable results during its history and has a reputation of flexibility, creativity and solid agency relationships.

Essex is rated A (Excellent) by A.M. Best and carries a Duff & Phelps rating of A+ for claims paying ability.

### **Essex Casualty Department**

#### *Types/Classes of business offered and some examples:*

- Amusement – Arcades, Ball Pits, Certain Inflatables, Miniature Golf, Kiddie Rides
- Buildings/Premises-Bank/Office/Mercantile/Mfg- Lessors Risk
- Care Facilities - Excluding Professional - Adult Homes, Day-Care, Halfway Houses, Shelters
- Consignment Shops
- Contractors - Artisan and General (All Classes but Territorial Limitations)
- Convenience Stores/Grocery Stores
- Dance Halls
- Distributors
- Excess General Liability
- Habitational – Apartment, Hotel/Motel, Rental Dwellings, Boarding/Rooming Houses, Mobile Home Parks, Homeowners/Condo Assoc.
- Laboratories - Research and Development
- Manufacturers - Light to Medium Hazard Manufacturing & Warehousing Exposures
- Manufacturers' Reps'
- Mobile Home Parks
- Office Buildings, Stores, Rentals
- Owners & Contractors Protective (OCP)
- Programs - Associations- Niche- Homogenous Groups
- Real Estate Development Property/Land
- Recreational - Athletics, Camps, Kiddie Rides, Parks, Seasonal Activities, Special Events, Sporting, and Theaters
- Restaurants, Bars, Taverns, Clubs, Caterers
- Schools - Trade/Vocational/Career
- Vacant Land and Buildings
- Warehouses
- Wholesale - Retail
- Most ISO classifications written

Most of the above classes can be written on a monoline or package basis.

\* Average Premium: \$3,700

\* Limits: up to \$5 million occurrence

# **Essex Insurance Company**

## **Property Guidelines**

### *Types/ Classes of business offered:*

- Vacant Buildings/Dwellings
- Restaurants, Bars, and Taverns
- Mercantile/Office Buildings
- Hotels/Motels
- Grocery Stores
- Builder's Risk
- Warehouses
- Manufacturing/ Machine Shops
- Auto Repair
- Daycare/Nursing Homes
- Apartments

### *Coverages Offered/Policy Features:*

- Basic, Broad, or Special ISO Coverage Forms with some Manuscript Endorsements where needed
- Business Income/Rents
- Crime/Theft
- Food Spoilage
- Combined Property and Equipment Breakdown
- Average Account Premium: \$1,200
- Minimum Premium: \$250 ,
- Minimum Deductibles: \$500 - \$1,000
- Capacity: Up to \$5,000,000 TIV

## **Inland Marine**

### *Types/ Classes of business offered:*

- Accounts Receivable
- Agricultural/Farm Equipment
- Bailee Coverage
- Builder's Risk - New & Renovation
- EDP
- Equipment: Custom Framing, Dealers, Rental and Sports, Farm, Contractor's Equipment, including landscapers, paving operations
- Floaters: Exhibition, Installation, Theatrical, Transportation
- Miscellaneous Property Floaters: Vending Machines, Medical Equipment, Musical Instruments (not personal lines) and Musical Instrument Dealers
- Motor Truck Cargo, including Excess
- Moving & Rigging Floaters
- On Hook for Wrecker Services
- Trip Transit
- Valuable Papers and Records
- Warehouseman's Legal Liability
- MRI Machines, including Mobile
- Minimum Premium: \$1,000.00
- Capacity: \$5,000,000 any one item or occurrence

# **Essex Insurance Company**

## **Ocean Marine Guidelines**

### **Waterfront Packages Including:**

- Commercial General Liability Including Products Liability
- Commercial Property
- Dock Physical Damage
- Tools
- Inland Marine Equipment
- Hull Physical Damage
- Protection and Indemnity (P&I)
- Marine Builder's Risks
- Boat Dealer Inventory

### **Marine Liability**

- Marina Operator's Legal Liability
- Ship Repairer's Legal Liability
- Wharfinger's Legal Liability
- Stevedore's Legal Liability
- Charterer's Legal Liability

### **Types of Business Written:**

- Marinas - Moorage, Storage, Repair, Fueling, Hauling, Campgrounds, Restaurants, Pools, Stores
- Boat Dealers - Boat Demonstrations and Inventory on New, Used, and
- Consignment: Boats, Jet Skis, ATV, Snowmobile, Recreation Equipment
- Marine Artisans - Detailing, Painting, Engine, Fiberglass, Canvas
- Marine Contractors - Dock, Bulkhead, Seawall, Rip-Rap, Dredging
- Boat or Marine Product Manufacturers - Construction, Trials/Testing - liability and physical damage
- Cargo - Overseas Shipments by Vessel or Air, Importers, Exporters, Single Shipments, Open Policies, Overseas Exhibition
- Marine Service Industry - Surveyors, Consultants, Architects
- Boats - Operating or Port Risk - Excursion Boats, Fishing Guides, Dinner
- Marine Special Events - Boat Parades, Poker Runs, Fireworks Barges

### **Shipyards - Vessel Repair**

- Stevedores - Vessel Loading/Unloading
- Wharf/Dock Owners - Vessel Tie-Up
- Excess Liability
- Difficult to Place Marine Risks - Waterborne Contractor's Equipment, Floating Restaurants, Miscellaneous Property Outside of the U.S.
- Minimum Premium - varies by class, but no less than \$500
- Capacity - \$5,000,000

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **Ironshore Specialty Insurance Company**

Ironshore, Inc. is a Cayman Islands company formed to provide property and casualty insurance on a global basis. Ironshore provides broker-based specialty property and casualty coverages for risks located throughout the world.

Ironshore's primary entity for US operations is Ironshore Specialty Insurance Company (ISIC). ISIC is a US-based excess and surplus lines company with approvals in 46 states plus the District of Columbia.

The addition of Ironshore to the available markets at WA Schickedanz allows us to craft creative solutions to some of the more difficult insurance needs. Ironshore is a true underwriter's market, providing the flexibility to custom tailor coverages to address the specific exposures for the risk. The typical insured profile includes risks with experience within their respective industry, solid operations and good loss history.

Among the products offered are:

- Property
- General Liability
- Inland Marine
- Monoline Earthquake
- Products Liability
- Crime

The Ironshore group of companies is rated A- (Excellent) by A.M. Best Company with a financial size category of Class XI.

**For more information, call us at 618-233-0644 or visit our website at  
[www.waschickedanz.com](http://www.waschickedanz.com)**

## **The Lloyd's Market**

Lloyd's is the world's leading specialist insurance market, home to 46 managing agents and 66 syndicates, which offer an unrivalled concentration of specialist underwriting expertise and talent.

Lloyd's is the world's best known - but probably least understood - insurance brand. This is because Lloyd's is not an insurance company but a society of members, both corporate and individual, who underwrite in syndicates on whose behalf professional underwriters accept risk. Supporting capital is provided by investment institutions, specialist investors, international insurance companies and individuals.

Lloyd's brokers bring business to the market. The risks placed with underwriters originate from clients and other brokers and intermediaries all over the world. Together, the syndicates underwriting at Lloyd's form one of the world's largest commercial insurers and a leading reinsurer.

The market structure encourages innovation, speed and better value, making it attractive to policyholders and participants alike. Immediate access to decision-makers means that answers on whether a risk can be placed are made quickly, enabling the broker to provide fast, good value solutions.

### **Products offered.**

- Illinois Liquor Liability Commercial Package Policy
- Illinois Mono line Liquor Liability
- Mono line Property contract Illinois, Missouri, Arkansas, Indiana, & Iowa authority
- Mono line Earthquake contract
- Lloyds Open Market facility

### **Liquor Package Guidelines**

- Liquor Liability Coverage Part \$1,000,000 CSL, \$1,000,000 each cause, \$1,000,000 aggregate
- GL limits \$1,000,000/ \$2,000,000
- Common Law coverage
- Property Coverage Limits \$500,000 any one risk
- All Risk Coverage including theft
- Business Income including extra income
- \$250 minimum deductible
- Replacement Cost Coverage available
- Outdoor signs, TV antenna
- Food Spoilage
- Glass
- Mine Subsidence
- Earthquake
- Hired & Non owned Auto
- Crime coverage Forms E,Q,C
- Commercial Inland Marine Coverage A/R, Valuable Papers
- Excludes Assault & Battery
- Accepts New business & adverse loss history accounts

## **The Lloyd's Market**

### **Typical classes Written**

Neighborhood Taverns	New Ventures	Restaurants
Restaurants/w entertainment	Taverns/w entertainment	Halls
American Legion Posts	Large Taverns	Gentleman's Clubs

## **Monoline Liquor Liability Guidelines**

- Liquor Liability Coverage Part \$1,000,000 CSL, \$1,000,000 each cause, \$1,000,000 aggregate
- Common Law Coverage available
- Very Broad risk appetite

### **Typical class written**

Taverns	Restaurants	Package Liquor Stores
Special Events	Halls	American Legions
Casinos	Gentleman's Clubs	Distributors

## **Monoline Property Contract**

- Property Limits up to \$1,000,000
- Excess Mine Subsidence
- All protection classes
- Very competitive rates
- Large Inland Marine Schedules up to \$1,000,000
- Replacement Cost, Actual Cash Value, Market Value, Agreed amount valuation available
- Many Deductibles to choose from \$250 to \$10,000
- Monoline Earthquake Limits up to \$1,000,000

### **Typical class written**

Auto Garage	Taverns	Body Shops
Contractors Equipment	Vacant Buildings	Hotels/Motels
Gentleman's Clubs	Warehouse	Gas Station

## **Lloyds Open Market Facility**

- Very large hard to place risks.
- Large Schedules of Inland Marine coverage's over \$1,000,000.

**Typical Open Market Account** \$25,000,000 frame building in PC 10, Large Logging equipment schedule. Hull coverage on Floating Casino. \$200,000,000 of meals ready to eat for Federal Government. Very Large Builders Risks,

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **Maxum Indemnity Insurance Company**

Maxum Specialty Insurance Group underwrites excess & surplus lines property and casualty insurance products for buyers with unique insurance needs through Maxum Indemnity Company, a non admitted insurer approved in most states and admitted in Delaware. The Group also underwrites specialty insurance products such as Truck insurance through Maxum Casualty Insurance Company, an admitted insurer in select states. Products offerings are sold exclusively through a limited number of wholesale brokers and general agents that share a similar level of customer focus and product niche expertise.

Maxum Indemnity Company has an AM Best rating of A-VII. Maxum Casualty Insurance Company has an AM Best rating of A-VII.

### **Products offered**

- Commercial General Liability
- Commercial Automobile
- Special Event Coverage
- Professional Liability
- Package Property
- Inland Marine

### **General Liability Guidelines**

- Up to \$2,000,000/\$2,000,000 limits
- Various deductible options \$500, \$1000, \$2500, or \$5000
- Medical Payments
- Contractual Liability
- Hired & Non owned available on most classes up to \$1,000,000 limit
- Primary & Noncontributory wording available
- Waiver of Subrogation available

### **Top classes written**

Adult Day Care

Clubs

Day Care

Guides Outfitters

Haunted Houses

Prize Indemnification

Tanning Salons

Respiratory Therapist

Bars & Taverns

Computer Service

Demolition Contractor

Nurses RN & LPN

Health & Exercise Club

Restaurants

Vacant Buildings

Physical Therapist

Beauty Shops

Counseling

Fitness Center

Pharmacists

Lawn Care Providers

Special Events

Tree Trimmers

Social Workers

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

# **Maxum Indemnity Insurance Company**

## **Property Guidelines**

- Authority up to \$ 750,000 TIV
- ACV & RC offered
- Replacement cost on real property available for buildings 25 years old or less
- Roofs over 15 years old must be valued at ACV only
- Basic, Broad, and Special Form available
- Business income and extra expense
- Outside sign
- Spoilage Coverage

## **Inland Marine Guidelines**

- Contractors Equipment
- Installation Floater
- Prize Indemnification
- Scheduled Property Floater
- Authority up to \$500,000
- ACV only
- No Blanket coverage

## **Professional Liability Guidelines**

- Written in conjunction with General Liability
- Target classes not typically written through large Professional Liability Carriers
- Occurrence Form

### **Typical classes written**

Abused Child Shelter  
Artificial Limb Fitter  
Barber Shop  
Dance Studios  
Fitness Center  
Nutritionist  
Pharmacist  
Social Worker  
Therapist- Massage

Adult Day Care  
Animal Training  
Battered Women Shelter  
Day Care Center  
Manicurist  
Occupational Therapy  
Physical Therapist  
Tanning Salons  
Therapist- Occupation

Animal Groomers  
Audiologist  
Beauty Schools  
Dietician  
Nurses RN LPN  
Optometrist  
Private Investigator  
Teen Runaway Shelter  
Therapist- Respiratory

Along with the listed classes, Maxum offers access to hundreds more classes of business.

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **National Indemnity**

With a market focus on commercial auto and general liability, National Indemnity is one of the leading property/casualty members of the Berkshire Hathaway group of insurance companies. The insurance group has grown to possess tremendous financial strength and is rated A++ by A.M. Best.

### **General Liability**

#### **Contractor Risks**

- Carpentry
- Concrete
- Excavation
- General Contractors
- Grading of Land
- Plastering

#### **Mercantile Risk**

- Automobile Parts, Supplies, or Repair
- Chemical Distributors
- Contractor Equipment rental with or without operators
- Fuel Dealers
- Gas Dealers or Distributors
- Jet Ski or ATV Rentals
- Machinery or Equipment Dealers

#### **Miscellaneous Risks**

- Amusement Devices Rentals
- Guides/Outfitters
- Lakes or Dams
- Special Events
- Swimming Pools

#### **Manufacturer Risk**

- Automobile Parts
- Chemicals
- Doors or Windows
- Machinery & Equipment
- Metal Goods
- Sporting Goods
- Trailers

#### **Premises Risks**

- Apartment Buildings
- Condominium Associations
- Dwellings
- Homeowners Association
- Hotels
- Schools

## **National Indemnity**

### **Prize Indemnification**

- Hole in One
- Basketball Shots
- Bowling 300 Games
- Grand Slam Home Run
- Hockey Puck Shots
- Paper Airplane Tosses
- Record Size Fish

### **Special Events Coverage**

- Art Shows
- Concerts
- Fairs
- Festivals
- Reunions
- Sporting Events

**For applications, please go to our website at [www.waschickedannz.com](http://www.waschickedannz.com)**

## **Northfield Insurance Company**

Northland Insurance is a Travelers Company with offices in St. Paul, Minnesota and Hartford, Connecticut. Northland is "A" rated for financial strength and stability by A. M. Best Company,

Northland distributes insurance through a nation-wide network of wholesale insurance General Agents. This distribution system provides knowledgeable and experienced underwriting and processing facilities closer to the actual risk.

### **Products offered**

- Commercial General Liability
- Special Events
- Package Property
- Inland Marine
- Professional Liability

### **General Liability Guidelines**

- 
- Up to \$1,000,000/\$2,000,000 limits
- Various deductible options \$500, \$1000, \$2500, or \$5000
- Medical Payments
- Contractual Liability
- Hired & Non owned available on most classes up to \$1,000,000 limit
- Primary & Noncontributory wording available
- Waiver of Subrogation available

### **Property Guidelines**

- Authority up to \$ 1,000,000 TIV
- ACV & RC offered
- For replacement cost on real property, the building must be 25 years old or less
- Roofs over 15 years old must be valued at ACV only
- Basic, Broad, and Special Form available
- Business income and extra expense
- Outside sign
- Spoilage Coverage

### **Top classes written**

Apartments  
Guides Outfitters  
Haunted Houses  
Prize Indemnification  
Tanning Salons

Bars & Taverns  
Contractors  
Health & Exercise Club  
Restaurants  
Vacant Buildings

Beauty Shops  
Roofers Commercial  
Roofing Residential  
Special Events  
Street Vendors

# **Northfield Insurance Company**

## **Inland Marine Guidelines**

- Contractors Equipment
- Installation Floater
- Prize Indemnification
- Scheduled Property Floater
- Authority up to \$500,000
- ACV only
- No Blanket coverage

## **Professional Liability Guidelines**

- Written in conjunction with General Liability
- Target classes not typically written through large Professional Liability Carriers
- Occurrence Form

### **Typical classes written**

Abused Child Shelter  
Artificial Limb Fitter  
Barber Shop  
Dance Studios  
Fitness Center  
Nutritionist  
Pharmacist  
Social Worker  
Therapist- Massage

Adult Day Care  
Animal Training  
Battered Women Shelter  
Day Care Center  
Manicurist  
Occupational Therapy  
Physical Therapist  
Tanning Salons  
Therapist- Occupation

Animal Groomers  
Audiologist  
Beauty Schools  
Dietician  
Nurses RN LPN  
Optometrist  
Private Investigator  
Teen Runaway Shelter  
Therapist- Respiratory

**Please call for additional classes written through Schickedanz!!!**

**For applications, please go to our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **Aegis Security Insurance Company**

Aegis Security Insurance Company is a specialist in providing coverage for manufactured homes, homeowners, dwellings, and travel trailers. Aegis Security is rated A (Excellent) VI by A. M. Best.

### **Program Details**

- Available in Illinois & Missouri
- "A" rated carrier by AM BEST
- Single and multi-sectional homes
- Owner Occupied homes
- Rental Homes
- Tenant occupied homes
- Seasonal homes
- No age limit on mobile homes in the Standard Program, provided they are in good condition
- Coverage is superior on all manufactured homes programs (\$200,000 is the maximum total exposure per risk—manufactured home, personal property and unattached structures)
- Replacement cost coverage available on owner occupied manufactured homes (10 years or newer)
- Replacement cost coverage on the contents is available in selected programs

### **Program Includes:**

**Protection provides Open Peril Coverage in selected programs, including the following:**

- Fire & Lightning
- Windstorm
- Explosion
- Falling Objects
- Vehicle Damage
- Smoke
- Tearing Asunder
- Glass Breakage
- Theft
- Vandalism & Malicious Mischief

**Additional coverages included in Open Peril are:**

- Additional Living Expense
- Fire Department Service Charge
- Emergency Removal Coverage
- Trees, Shrubs, Plants and Lawns
- Debris Removal
- Credit Card, Forgery, Counterfeit Money and Phone Card Coverage

**For more information, call us at 618-233-0644 or visit our website at [www.waschickedanz.com](http://www.waschickedanz.com)**

## **Brokerage Markets**

## **Bituminous Insurance Companies**

Bituminous provides quality insurance services to special industries including construction, forest products, oil & gas, structural moving and water well drilling. Bituminous' insurance programs specially designed for these industries. Primarily Bituminous is known for workers compensation, general liability, commercial automobile and commercial property insurance lines.

### **General Contractors**

The Bituminous general contracting customer is typically a medium- to large-sized operation which has been in business for several years, is well-managed and financially stable. Their core customers specialize in construction of new buildings with a particular emphasis on commercial construction.

Bituminous looks for a history of responding aggressively to controllable losses and the circumstances which give rise to them. They maintain that management involvement and disciplined risk control are critical to a contractor's successful risk management and insurance program. Their customers value our risk control expertise and depend on it.

Through periodic visits to our customers' worksites, Bituminous develops ongoing, up-to-date information on insured operations and are able to be responsive to their changing needs. Bituminous risk control, claims and underwriting personnel are all well attuned to the needs of general contractors and the complex contractual relationships that are inherent to their business operations.

**Lines written:** Workers' Compensation, General Liability, Automobile, Umbrella, Contractors equipment, property, Builders Risk, Installation Floater, & Crime

### **Building Trade Contractors**

As our premier and largest class of business, the construction industry is Bituminous' stock in trade. Consistent, stable and responsive approach to this class of business has created many long-term relationships with customers.

The service needs of building trades contractors are specific. Bituminous is aware of your insureds' requirements because they have taken the time to identify them and to formulate a response that is workable.

The Bituminous building trades contractor customer is typically a medium- to large-sized operation which has been in business for at least three years, is well-managed and financially stable. Core customers specialize in performing building trades for new buildings with a particular emphasis on commercial construction.

#### **Target Classes**

- Concrete Construction
- Carpentry
- Plumbing
- Masonry
- Painting
- Electrical

**Lines written:** Workers' Compensation, General Liability, Automobile, Umbrella, Contractors equipment, property, Builders Risk, Installation Floater, & Crime

## **Bituminous Insurance Companies**

### **Transportation Construction Contractors**

Bituminous programs are designed to address the potential risk exposures of your workforce and workplace and respond to them comprehensively. Bituminous' program manager approach means our efforts to instruct and protect are seasoned by experience.

#### **Target Classes**

- Streets
- Roads
- Bridges

**Lines written:** Workers Compensation, General Liability- Blasting operations coverage available, limited contractors pollution coverage, Automobile, Commercial Umbrella, Aggregate limits per job/per location, Installation Floater, Property, Employee benefits liability

#### **Optional Coverage Enhancements**

- Extended Liability Endorsement
- Transportation Contractors Extended Liability Coverage
- Extended Property Endorsement
- Business Income - Loss of earnings with or without Extra Expense, available for loss resulting from damage to covered equipment, buildings or contents, using the standard ISO Business Income Coverage Form and indicating the Monthly Limit of Indemnity Optional Coverage is applicable. Coverage may be written to cover a specific piece of equipment or may be written blanket over a specific premises.
- Electronic Data Processing Coverage with business income. Elimination of the exclusion for electrical disturbance and power supply disturbance.
- Accounts Receivable Coverage

### **Utility Construction Contractors**

For more than 80 years Bituminous has been designing custom programs to fit the requirements of the construction industry. Through this experience, they have come to understand the specific needs of the utility construction contractor.

The construction industry remains in a growth period. More cities are moving power lines underground. And record growth in Internet use will continue to see expansion in the fiber optics business.

With Bituminous, utility construction contractors benefit from broad coverages and special programs.

**Target Classes** Water line construction, Sewer line construction, Underground conduit construction, Telephone line construction, Cable TV line construction, Horizontal directional drilling, Low pressure gas main construction

**Lines Written:** Workers Compensation, Comprehensive General Liability- optional coverage per project aggregate include- blasting operations, automatic additional insured coverage, limited pollution coverage, blanket waiver of subrogation, Automobile, Umbrella, Contractors equipment and equipment rental, Underground coverage for contractors equipment, Installation Floater, Property, Business Income, & Crime

# **Bituminous Insurance Companies**

## **Land Improvement Contractors**

Bituminous employs a program manager approach to delivering broad coverages and specialty programs for our industries. With this degree of focus they are able to understand the unique needs of our customers. This understanding allows insureds to receive the assistance they value to actively manage their insurance programs

### **Target Classes**

- Grading
- Landscaping
- Excavating

**Lines Written:** Workers Compensation, Comprehensive GL- blasting operations coverage available, limited pollution coverage available, automatic additional insured coverage, incidental demolition coverage, Automobile, Umbrella, Contractors Equipment, Installation Floaters, Property, Business Income, & Crime

## **Water Well Drilling**

Many well drilling operations are second and third generation operators who grew up learning the specialized skills of the water well driller. Successful operators are industry savvy. They are also insurance smart.

Because of Bituminous' relationship with the water well drilling industry goes back more than 50 years, in choosing Bituminous you also have the safety, security and protection of a financially sound company specializing in commercial insurance.

### **Target Classes**

- Water well drilling
- Water well completion/plumbing
- Service work or repair of water wells

**Lines Written:** Workers Compensation, General Liability, Automobile, Umbrella, Inland Marine, Property

**Special Features:** Down hole coverage up to \$25,000, Special inland marine coverage forms, Equipment rental reimbursement, Installation Floater, Worksite Pollution coverage

## **Bituminous Insurance Companies**

### **Structural Moving**

Because of Bituminous' relationship with the house moving industry goes back more than 40 years, in choosing Bituminous you have our valuable industry experience working for you. You also have the safety, security and protection of a financially sound company specializing in commercial insurance.

Many of our customers are second and third generation operators who grew up learning the specialized skills of the structural moving business.

#### **Target Classes**

- Movers of moderate-value structures, usually \$150,000 or less
- Movers/installers of moderate-value machinery, usually \$250,000 or less, which includes printing presses, commercial air conditioners, surface mining machinery and other durable equipment
- Movers who operate primarily in smaller cities and towns or rural areas
- Movers/installers who avoid wrecking or demolition work and hazardous operations including refineries, power or chemical plants
- Movers/installers whose receipts from crane rental to others does not exceed 10% of total receipts

#### **Customer Characteristics**

- Expertise within the industry
- Proven track record of profitable insurance experience
- Generally the medium size operator with years of experience
- **Lines Written:** General Liability, Automobile, Umbrella, Inland Marine, Property
- **Special Features:** Special form coverage on structures or cargo while being moved,

## **Construction Materials Suppliers**

Bituminous prides itself on consistency in the markets they have chosen to serve. They employ a program manager approach to delivering broad coverages and specialty programs.

Below is a list of our target classes. Bituminous' focus on the stone products industry has spanned more than 50 years in surface limestone and sand & gravel digging operations. They also know the way with clay, ceramic & refractory materials and dimensional stone.

#### **Target Classes**

- Quarries and sand & gravel operations
- Concrete products manufacturers
- Ready mix dealers
- Architectural metalworks
- Fabricated structural metalworks
- Sheet metal shop

**Lines Written:** Workers Compensation, General Liability, Automobile, Umbrella, Equipment, Property

## **Bituminous Insurance Companies**

### **Forest Products:**

While a number of insurance companies serve the forest products industry, few can match Bituminous' wood-related history and experience. For more than 70 years Bituminous has been designing custom programs to fit the specific needs of the forest products business. Their involvement extends from the tree to the mill and to the finished wood products in the American home.

Bituminous underwriters, risk control consultants and claims adjusters are forest products industry specialists who understand the complexities and nuances of your day-to-day activities.

### **Target Classes**

- Logging and lumbering
- Sawmills
- Planing and molding mills
- Pallet manufacturers
- Truss manufacturers
- Furniture/Cabinet manufacturers
- Retail/Wholesale building materials dealers

**Lines Written:** Workers Compensation, General Liability, Automobile, Umbrella, Equipment, Property

### **Special Coverages**

- Accidental overcut of timber
- Logging and lumbering fire damage and vehicle damage

## **On Shore Oil & Gas Extraction**

Meeting face to face with industry people in the field and at various conventions around the country helps Bituminous better understand the challenges encountered in an ever-changing oil & gas marketplace. Bituminous uses this understanding to tailor coverages and services that fit the unique insurance needs of the oil & gas industry. By consistently meeting these needs, bituminous remains a long-term business partner that you can count on no matter what direction the price of oil & gas is headed.

### **Target Classes**

- Oil or gas lease operators
- Oil lease contractors
- Well servicing contractors
- Drillers

### **Customer Services**

- Oil & gas industry specific knowledge
- Specialized risk control service
- Expedient, competent and fair claim service

## **Bituminous Insurance Companies**

### **Special Coverages**

- Nonoperating working interest
- Pollution coverage including saline substances contamination
- Underground resources and equipment
- Waiver of subrogation/additional insured
- Oil & gas lease property coverage including oil spill clean-up
- Well drilling and servicing rig equipment

**Lines Written:** Workers Compensation, General Liability, Automobile, Umbrella, Equipment, Property

## **Guilford Specialty Group**

Formed by International Financial Group, Inc. ("IFG") in October 1998, and headquartered in Hartford, Connecticut, Guilford Specialty Group, Inc. ("GSG") operates primarily on a brokerage basis through contracted producers and generally targets risks that are larger and more complex than those underwritten by other units of IFG. Admitted and non-admitted coverages are provided through First Financial Insurance Company, The Burlington Insurance Company, Alamance Insurance Company and Guilford Insurance Company.

### **Primary General Liability Product Features**

- Occurrence and Claims-Made Forms Available
- Deductible Options Available
- Targeted Account Size \$25,000+
- Limits Of \$1,000,000/\$2,000,000/\$2,000,000

### **Target Classes**

- Manufacturers
- Distributors and Wholesalers
- Retail and Service Industries

### **Availability**

- Non-Admitted - All Jurisdictions

### **Product Liability Product Features**

- Stand Alone Coverage Available
- Occurrence and Claims-Made Forms Available
- Deductible Options Available
- Targeted Account Size \$25,000
- Limits Of \$1,000,000/\$2,000,000

### **Target Classes**

- Distributors and Wholesalers
- Manufacturers

### **Availability**

- Non-Admitted - All Jurisdictions

## **Great American Insurance Group**

Great American's roots go back to the 1800's with the founding of Great American Insurance Company in 1872, with the company's first policy was written on March 19, 1872. Great American continued to grow through the remainder of the 1800's and entered the twentieth century as one of the most respected and financially stable companies in America. Today, Great American Insurance Group, owned by American Financial Group (NYSE/NASDAQ:AFG), is engaged primarily in specialty property and casualty insurance businesses. Great American Insurance Companies are rated A (Excellent) XIII by A.M. Best.

### **Products Available**

- Property
- Inland Marine/Contractors Equipment
- Builders Risk
- Motor Truck Cargo

### **Product Features**

**Property**—Capacity up to \$100,000,000 per risk

#### **Building & Personal Property Additional Coverage Blanket Limit: \$250,000**

*This Blanket Limit applies separately at each location and the Insured can elect to apportion this Limit to any one or combination of the following coverages:*

- Electronic Data Processing, Equipment and Media
- Electronic Data Processing, Extra Expense
- Accounts Receivable
- Valuable Papers
- Extra Expense
- Pollution Clean Up, from land and water
- Utility Services
- Loss Data Preparation Costs
- Personal Effects
- Recharging of Fire Protection Devices
- Fire Protection Service Charges
- Undamaged Tenants I & B when lease cancelled due to covered loss

#### **Building & Personal Property Additional Coverages with Specific Limits:**

- **Building Ordinance and Law, Coverage A.**, included in Building Limit
- **Building Ordinance and Law, Coverage B.**, \$100,000
- **Building Ordinance and Law, Coverage C.**, \$100,000
- **Debris Removal**--25% of direct loss plus additional \$25,000 if limit exceeded
- **Arson Reward**--\$10,000
- **Crime Reward**--\$10,000
- **Newly Acquired Buildings**--\$500,000
- **Newly Acquired Personal Property**--\$250,000
- **Personal Property at Unnamed Locations**--\$50,000
- **Personal Property in Transit**--\$5,000
- **Personal Property of Others**--Limit Selected
- **Improvements & Betterments**--Covered
- **Back up Sewers and Drains**--Covered
- **Signs**--Covered
- **Glass**--Covered
- **Agreed Amount**--Covered

## **Great American Insurance Group**

### **Under our separate Business Income and Extra Expense Form:**

- Extra Expense is part of Business Income Limit
- Coverage includes normal operating expenses that continue after the loss
- Extended Business Income covers up to 60 days after operations are resumed
- Civil Authority covered up to 3 weeks
- Business Income at Newly Acquired Locations--\$100,000
- Business Income at Unnamed Locations--\$20,000
- *And, additional limits can be purchased for all the coverages above.*

### **Contractors' Equipment**

Policy automatically provides:

- Broad "risks" of direct physical loss coverage for equipment and tools owned or operated by contractors or other commercial or government entities.
- Your choice of a Scheduled Equipment form or Automatic Acquisition form.
- Coverage extensions include separate limits for Debris Removal and Additionally Acquired Property.

Optional coverages include:

- Valuation Options
  - Stated Amount "Valued" amounts we agree to pay for total loss of a scheduled item.
  - Replacement Cost Replacement cost for designated items less than 10 years old.
  - Partial Loss – Elimination of Deduction for Depreciation—No deduction for depreciation on equipment under 10 years old when the loss is less than 20% of the amount of insurance
- Loss of Business Income and/or Extra Expense—Damage to or destruction of scheduled equipment may suspend the contractor's operations or generate substantial expenses to continue them. With this coverage, we'll handle income lost and/or extra expenses incurred after the designated waiting period.
- "Buy Back" of exclusions to get Waterborne Coverage, Underground Coverage and Lift Exceeding Capacity Coverage
- Equipment Leased or Rented From Others In recent years, contractors have been renting equipment more often to satisfy special functional or geographic needs. We can cover these items and tie the premium charge to the amount of rental expenses so the insured only pays when there is an actual exposure.
- More Optional Coverages:
  - Employees' Tools
  - Leased or Rental-Contingent
  - Watercraft
  - Rental Expense

**Eligible risks may include:**

- Backhoes
- Bulldozers
- Compressors
- Cranes
- Graders
- Loaders
- Pavers
- Power Shovels
- Scaffolding
- Scrapers
- Tractors

# **Great American Insurance Group**

## **Builder's Risk**

*In addition to the basics, Great American offers a wide variety additional coverages and options to provide greater flexibility.*

### **The policy covers:**

- Building Materials and Supplies, Equipment, Machinery and Fixtures when intended to become a permanent part of the structure—included in job site limit
- Foundations and Excavations, Underground Pipes and Drains, Paving, Pilings and Fences when intended to become a permanent part of the structure—included in job site limit
- Covered property in transit—at selected limit
- Valuation of building or structure is Replacement Cost, including the contractor's reasonable overhead and profit

### **Additional coverages automatically included (with higher limits available):**

- Temporary Structures--\$100,000
- Temporary Locations--\$25,000
- Removal Expenses--\$100,000
- Fire Department Service Charge--\$5000
- Forms, Scaffolding, Falsework and Temporary Fences--\$100,000

### **Policy is further extended to include:**

- Removal of debris of covered property from a covered loss—25% of direct loss amount plus an additional \$100,000 if policy Limit of Insurance is exceeded
- Pollution clean-up from land and water resulting from a covered loss—up to \$5000 per location/year
- Loss data Preparation costs--\$1000

### **For additional premium, these additional coverages can be added:**

- Equipment breakdown to cover mechanical or electrical breakdown of machinery intended to be part of the structure included in job site limit
- Building Ordinance or Law
  - Undamaged part of Building—included in job site limit
  - Cost to demolish and remove—at selected limit
  - Increased cost of construction—at selected limit
- Plans and Records—at selected limit
- Fire Protection Equipment recharging—at selected limit
- Inflation Protection—at selected limit
- Extra Expense—at selected limit
- Flood—at selected limit
- Earthquake—at selected limit
- Time Element—to recover expenses if a covered loss causes a delay in project completion
  - Soft Costs—at selected limit
  - Rental Value—at selected limit

## **Great American Insurance Group**

### **Motor Truck Cargo Carriers Liability**

- Eligible risks
  - Small Trucking Operations (10 units or less)
  - Acceptable MVR's—each driver has at least 3 years driving experience with no more than 4 minor violations
  - No bankruptcies in past 5 years
  - Coverage not cancelled or non-renewed in last 3 years
  - Good Loss Experience—no more than 1 cargo loss and not above \$10,000 for past 3 years
  - No California-based operations
- Limits
  - Per vehicle: \$10,000; \$25,000; \$50,000; \$75,000; \$100,000
  - Per loss: same as if just one vehicle
    - If 2 or more vehicles, limit is double “per vehicle” limit chosen
- Deductibles: \$1000; \$2500; or \$5000

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## The Hartford

### Select Customer

**Business/Personal/Professional Services/Retail:** \$15M Sales/Account; \$15M Values/Location

**Financial Services/Tech Services & Tech Manufacturing/All Others:** \$15M Sales/Account; \$10M Values/Location

**Manufacturers:** \$7.5M Sales/Account; \$7.5M Values/Location

**Printers/Wholesalers:** \$15M Sales/Account; \$7.5M Values/Location

**Up to 25 Vehicles**

**Monoline WC: Business/Personal/Professional Services** - Maximum \$6M Payroll

**Monoline WC: Financial Services/Retail/Tech Services & Tech Manufacturing** - Maximum \$5M Payroll

**Monoline WC: Manufacturers/Printers/Wholesalers/All Others** - Maximum \$2M Payroll

### Marine

**Builders Risk**  
**Motor Truck Cargo**  
**Communications Equipment**  
**Jewelers Block**  
**Monoline Property**

**Contractors Equipment**  
**Ocean Marine**  
**EDP Equipment**  
**Medical Diagnostic Equipment**  
**and many other classes**

### Middle Market

*Business Service-Over 50 classes which include:*

- Accounting and Auditing Services
- Advertising Agencies
- Architects, Engineers and Surveyors
- Business Consultants
- Collection Agencies and Claim Adjustors
- Employment Agencies and Executive Recruiters
- Interior Designers and Decorators
- Mailing or Addressing Service Companies
- Manufacturers Representatives
- Meeting Planners
- Mortgage Brokers
- Photo Finishing Labs
- Photographic Studios
- Professional and Trade Associations
- Surveyors – Land

#### *Communications and Media*

- Cable or Subscription Television Companies
- Telecommunications Equipment and Service Providers (including telephone companies, paging services, answering services and Internet Service Providers)
- Newspaper, Magazine and Book Publishers
- Sound Recording, Studio Filming

#### *Electronics and Technology*

- Electronic Equipment and Component Manufacturers
- Computer Equipment Manufacturers
- Software Programming and Consulting Firms
- Fiber Optics and Laser Technology Firms

#### *Janitorial Contractors*

#### *Financial Services*

#### *Law Offices*

#### *Metalworkers*

- Machine Shops
- Finished Metal Products
- Machinery Parts Manufacturers
- Metal parts
- Sheet Metal Operations
- Tool and Die Makers

#### *Printers*

- Commercial Job or Quick Print Shops
- Binding, Photoengraving, Die Cutting, Foil Stamping, Typesetting and Platemaking
- Book, Newspaper and Magazine Printing (not Publishing)

#### *Private Schools*

- Religious, Boarding, Charter, College

#### *Wholesalers (no food)*

- Computer Data Processing Operations

# The Hartford

## Specialty Practices

<b>Specialty Casualty</b>		<b>Specialty Casualty</b>
Product Risks		Premises Risks
<p><b><u>Target Profile</u></b></p> <ul style="list-style-type: none"> <li>- Products Liability (full commercial General liability coverage available)</li> <li>- Minimum premium \$20,000</li> <li>- Admitted paper available</li> <li>- First dollar, deductibles and SIR's available</li> </ul> <p><b><u>Target Classes</u></b></p> <ul style="list-style-type: none"> <li>❖ Medical products manufacturers</li> <li>❖ Machinery manufacturing (conveyor systems, extrusion machines, metal stamping, grinding machines, agricultural equipment)</li> <li>❖ Railroad products manufacturing &amp; repair</li> <li>❖ Automobile parts manufacturer</li> <li>❖ Valve manufacturer</li> <li>❖ Boiler manufacturer</li> <li>❖ Truck body manufacturing and installation</li> <li>❖ Overhead crane manufacturing</li> <li>❖ Furniture Manufacturing</li> <li>❖ Start-up operations</li> <li>❖ Cosmetics/ Skin &amp; Hair Care Products</li> <li>❖ Motorcycle Parts Manufacturer</li> <li>❖ Engineers</li> <li>❖ Exercise Equipment Manufacturing</li> </ul> <p>(For more details- see sample of written business)</p>	<p><b><u>Unique Coverage Offerings:</u></b></p> <p>Discontinued Products Coverage            Prior Acts Coverage            Claims-made coverage            Manuscript Coverage            Various Purchasing Groups</p> <p><b>We have a broad underwriting appetite with only a few exceptions:</b></p> <ul style="list-style-type: none"> <li>• Human Pharmaceuticals</li> <li>• Latex gloves</li> <li>• Permanently invasive medical products (defined as staying permanently in the body more than 30 days)</li> <li>• Critical aircraft products</li> <li>• Contraceptive devices</li> <li>• Helmet Mfg.</li> <li>• Nutritional Supplement Manufacturers/Distributors.</li> <li>• Residential Building Product Manufactures or Distributors.</li> <li>• Personal Protective Safety Devices.</li> </ul>	<p><b>Target Profile</b></p> <p><b>General Liability</b></p> <ul style="list-style-type: none"> <li>❖ Buildings/premises – Lessor's Risk</li> <li>❖ Shopping Centers – Lessor's Risk</li> <li>❖ Warehouses</li> <li>❖ Vacant Buildings</li> <li>❖ Parking Lots and Garages</li> <li>❖ Medical offices – (X- professional)</li> <li>❖ Urban Hospitals – (X – professional)</li> <li>❖ Movie Theatres</li> <li>❖ Grocery Stores</li> </ul> <p><b>Minimum Deductible/ SIR</b></p> <p>\$10,000 Office / Industrial            \$25,000 Retail</p> <p><b>Minimum Premiums</b></p> <p>\$25,000 – Office/ Industrial            \$50,000 - Retail</p> <p>The Deductible/SIR will be established to attach above the frequency level. Coverage can be written on a bundled or unbundled basis. We can consider self-administered claim handling when administered by legal counsel.</p> <p>We are not looking to write habitational business.</p>

# **The Hartford**

## **Open Programs**

Alarm Contractors  
Pool & Spa

Arborist  
Specialized Truck Equipment

## **Administered Programs**

Business Oriented Hotel  
LimoPro  
Orthotic & Prosthetic Professionals

Fine and Casual Dining  
WellGuard  
Railroad Protective

## **Financial Products**

Accountants Professional  
Commercial Directors & Officers  
Diversified Directors & Officers  
Emerging Markets D&O  
Employment Practices  
Financial Services  
International Financial Products  
Lawyers Professional  
Middle Market  
Miscellaneous Professional  
Non-Profit Organization D&O  
Real Estate E&O  
Real Estate Operating Co.  
Select Solutions  
Technology (FailSafe)

## **Bonds**

### **Commercial Surety:**

Probate  
Judicial  
License & Permit  
Miscellaneous  
Lost Securities  
Public Official

### **Fidelity/Burglary:**

Employee Dishonesty  
Public Employee  
Theft/Robbery/Burglary  
ERISA Fidelity  
Computer & Funds Transfer Fraud  
Third Party Services

### **Contract Surety:**

Bid  
Performance Bonds

## **Specialty Workers Compensation**

Specialty Workers' Compensation through WA Schickedanz gives brokers access to a comprehensive menu of features and benefits, giving insurance brokers the power to configure guaranteed workers' compensation programs to meet their clients' needs.

### **Customer Profile**

- Small to mid-sized companies with premiums up to \$130,000
- Mods up to 1.80
- Companies in most industries are eligible, including:
  - Business & Consumer Services
  - Education
  - Hotels & Motels
  - Retail & Wholesale
  - Construction & Engineering
  - Finance, Insurance, and Real Estate
  - Manufacturing
  - Transportation

### **Highlights**

- Clear, concise, and brief submission process
- Instant online rates, quotes, and ordering
- Multi-state capabilities

### **Services**

- Website access to the to find a medical provider, obtain loss runs, report claims online, and much more
- Access to online loss prevention and risk management tools which allows policyholders to proactively manage their risk
- Claim service built on specialization of staff, field and telephonic case management, return to work programs, and aggressive fraud investigation and litigation
- Full payment and diverse payment plan options are available to qualifying accounts
- Direct billing of insured

### **Submission Requirements**

- Completed and signed ACORD Application with Employer's Federal Employer Identification Number (FEIN)
- Current Experience Mod Worksheet
- Three years plus current year loss runs

### **Financial Strength**

Workers Compensation markets utilized by WA Schickedanz are among the most financially sound in the industry.

## **Programs**

## **CareSurance™**

CareSurance™ is a liability insurance program designed to meet the needs of Skilled, Assisted and Independent Long Term Care (LTC) facilities. The CareSurance program can benefit the entire spectrum of LTC providers from small single facilities to large national chains.

### **Risk Management Services**

CareSurance™ incorporates a unique risk management program which not only makes your client a better risk – it makes them money!

The Data Integrity Audit (DIA), a key feature of CareSurance™ risk management, increases Medicare reimbursement by an average of \$1,000 a month for most clients by ensuring accurate coding of the Minimum Data Set (MDS).

### **The Application Process**

A detailed preliminary quote can be given after we receive a completed application form (either ours or an appropriate alternative) plus the claims history for the last five years. For a firm quote, we require the financials and a complaints register.

### **Cost Effective Risk Transfer**

Premiums for CareSurance™ are based on each facility's level of risk. Well managed facilities receive significant discounts while facilities with issues have the opportunity to start the program, reduce their risk and receive better premiums at renewal.

Limits available are up to \$5,000,000 per claim and \$15,000,000 in the aggregate per nursing home, with deductibles as low as \$10,000. Depending upon the details of the underlying insurances, we can also consider excess layers.

### **CareSurance™ Coverage Highlights**

- Professional and General Liability (including Products and Completed Operations Liability)
- Sexual Misconduct and Physical Abuse Liability
- Employee Benefits Liability
- Tenants Liability
- Medical Expense cover
- An incident sensitive trigger – a lawsuit does not have to be brought against the client for the policy to respond – it responds to any incidents which could give rise to a claim

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## **CareSurance™ ALF**

The new Assisted Living Facility (ALF) version of the highly successful CareSurance™ product provides comprehensive wording, a streamlined application process, and a unique risk analysis process providing brokers with an opportunity to capture a large share of the assisted living facilities market. In addition, it provides a state of the art risk management program where required.

### **Streamlined Application Process**

Traditional LTC facility insurance involves a long and complex application process. For Assisted Living Facilities, however, CareSurance™ ALF provides a streamlined, rapid application process.

The two page application can be completed, electronically or by hand, in under 15 minutes and a quote provided by CFC Underwriting in under 48 hours.

### **Competitive Premiums**

With nursing home litigation being one of the fastest growing areas of healthcare liability in the US, premiums in this sector have been traditionally high. However, our focus upon accurate risk analysis and product segmentation means that the best managed facilities can benefit from significant premium savings.

Minimum premiums start as low as \$10,000.

### **Comprehensive Coverage**

A reduced premium doesn't have to mean reduced cover. CareSurance™ ALF provides as standard:

- Professional and General Liability (including Products and Completed Ops Liability)
- Sexual Misconduct and Physical Abuse Liability
- Employee Benefits liability
- Tenants' Liability
- Medical Expenses cover
- An incident sensitive trigger – a lawsuit does not have to be brought against the client for the policy to respond – it responds to any incidents which could give rise to a claim
- Limits available up to \$1m per claim and \$3m in the aggregate, and deductibles as low as \$5,000

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## **CareSurance™ CAT**

CareSurance™ CAT has been specifically designed to meet the demands and specific risk profile of both skilled and assisted living facilities, offering a \$5,000,000 catastrophe layer either standalone or in excess of their existing primary liability cover. By designing the policy to react specifically to multi-resident catastrophe events CareSurance™ CAT provides the right cover without unnecessary cost.

### **How CareSurance™ CAT Works**

The CAT policy can be purchased either standalone or in excess of the facility's current primary liability policy, with an aggregate limit of \$5,000,000 and a deductible between \$500,000 and \$5,000,000.

The policy is triggered by any event specifically identifiable in time and place (e.g. fire, flood, hurricane, or single source abuse) where five or more residents bring a claim against the LTC facility.

Claims have a single resident cap of \$1,000,000 and carry an additional \$10,000 deductible per claimant. This ensures that the policy only responds to genuine multi-resident catastrophe events, matching the demands of the modern US nursing home.

### **Competitive Excess Liability Premiums**

With nursing home litigation being one of the fastest growing areas of healthcare liability in the US, premiums in this sector have been traditionally high. However, our innovative catastrophe cover enables us to provide substantial limits at a fraction of the cost of most \$1m primary policies, with premiums starting at \$10,000 per \$1m.

### **Key Features**

CareSurance™ CAT provides an innovative solution to your excess liability needs:

- Most competitive way to purchase excess liability cover for LTC facilities
- Professional and General Liability (including Products and Completed Ops Liability)
- Sexual Misconduct and Physical Abuse Liability
- Available as a standalone policy or in excess of existing liability cover
- All risks trigger, subject to the event being identifiable in time and place
- Cover for abuse claims originating from a single cause
- An incident sensitive trigger – a lawsuit does not have to be brought against the client for the policy to respond – it responds to any incidents which could give rise to a claim
- No compulsory risk management
- Aggregate limit of \$5,000,000 in excess of between \$500,000 and \$5,000,000 per claim, with a minimum premium of \$50,000.

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