

Insurance You Can Trust



Products

Commercial General Liability	Available in all 50 States – 1M/2M/2M Limits – Minimum Premium starting at \$5,000
Hired & Non-Owned Auto Liability	Available in all 50 States – 1M CSL Per Occurrence – Minimum Premium starting at \$7,500

CGL/MGL

Target Risks	Janitorial Services, Landscape Services, Fire Suppression, Flooring Installers, Window Installers, Sanitation/Waste Haulers, Ornamental Metal Works, Moving/Trucking Operations, Low Voltage Electric, HVAC, Artisan Contractors (excluding NY) and more.
Ineligible Risks	Structural Metal Works, Roofing Contractors, Snow Removal, and Structural Demolition.
Submission Criteria	Acord Applications, Supplemental Application, 3-5 Year Loss History, Annual Sales & Resume for New Ventures and accounts with less than 3 years loss history.
Limit Information	1M/2M/2M LIMITS 2M/4M/4M LIMITS

Hired & Non-Owned Auto Liability

Target Risks	Black Car Limousine Services, Contractors, Courier/ Messenger Services, Dispatchers and Transportation Brokers, Non-Emergency Medical Transport, Sales Fleets, Subcontracted Trucking/Hauling Exposure, Companies who hire Independent Contractors to drive on their behalf, Companies required to carry HNOA by contract and more.
Ineligible Risks	Food delivery, transportation of children, valet, and applicants who do not carry the minimum primary auto limits specified by our Underwriters.
Submission Criteria	Acord applications, annual sales and/or cost of hire, supplemental application, loss history and resume for new ventures.
Limit Information	1M Per Occurrence





Specialized Property and Casualty Insurance Programs



Hired & Non-Owned Auto



Commercial General Liability



Underwriting Service Management Co

Insurance You Can Trust

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