

# Program Offerings



**Underwriting Service  
Management Co**

**DEMETER**  
SPECIALTY RISK LLC

PIPF





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## About USMC

USMC (Underwriting Services Management Co.) is a Managing General Agent (MGA) founded in 2010 and based in Harleysville, PA. From the beginning, USMC has focused exclusively on the Excess and Surplus (E&S) lines market, offering tailored solutions in General Liability, Hired Non-Owned Auto (HNOA), and supported Excess coverage for highly specialized niche industries.

What sets us apart is our dedicated in-house underwriting team, known for their deep program expertise and commitment to excellence. We invest heavily in the rigorous training and development of our underwriters, enabling faster turnaround times, competitive pricing, and a highly personalized service experience. This dedication also allows us to cultivate meaningful, lasting relationships with our wholesale broker partners—relationships we consider vital to our shared success.

At USMC, we are passionate about delivering innovative and effective solutions while fostering partnerships built on trust and collaboration. We look forward to working with you!



# Hired & Non-Owned Auto Liability

<b>Target Risks</b>	Cannabis Delivery and Dispensary, Sales Representatives, In Home Health Aids, Property Management, Non-Emergency Medical Transport, Courier / Final Mile Services, Messenger Services, Dispatchers and Transportation Brokers, Contractors, Companies required to carry HNOA by Contract, Subcontracted Trucking/Hauling, Luxury Transportation, Staffing
<b>Ineligible Risks</b>	Rideshare (Uber/Lyft), Food Delivery, Valet, & Fuel/Bio-Waste Haulers
<b>Submission Criteria</b>	Acord 125, Supplemental (Must be at USMC's Binding), Loss Runs (a large loss summary for ANY claim over \$25,000), MVR's for all drivers to be pulled annually, All drivers must carry USMC's CSL Requirements
<b>Limit Information</b>	1M Per Occurrence / 1 Million Excess Available through Demeter



# Hired and Non-Owned Auto Liability

Did you know that USMC can write these lines of Hired-Non Owned Auto?



**Cannabis  
Delivery**



**Sales  
Representatives**



**In Home  
Health Aids**



**Property  
Management**

## ✓ Typical Risks

### **MP \$2,500**

- 1 Driver Per Contract Requirement

### **MP \$5,000**

- 2-5 Named Drivers
- Sales Representatives
- Property Management

### **MP \$7,500**

- 6-7 Named Drivers
- In Home Health Aids
- Courier/Final Mile Services
- Messenger Services

### **MP \$10,000**

- Luxury Transportation
- Dispatchers and Transportation Brokers
- Cannabis delivery and Dispensary
- Non-Emergency Medical Transport
- Subcontracted Trucking/Hauling
- Staffing Companies (Named Driver Policy Only)

## ⚠ Limits

- \$1 Million per Occurrence
- \$1 Million Excess Coverage Available

## 📄 Required for Submissions

- Acord 125 (126 also helpful but not required)
- Supplemental (Must be at USMC's Binding)
- Loss Runs (a large loss summary for ANY claim over \$25,000)
- MVR's for all drivers to be pulled annually
- All drivers must carry USMC's CSL Requirements below:
  - Gross vehicle weight of 10,001 to 20,000 must carry **\$500,000 combined single limit or higher**
  - Gross vehicle weight of 20,001 to 45,000 must carry **\$500,000 combined single limit or higher**
  - Gross vehicle weight over 45,000 must carry **\$1,000,000 combined single limit**

## HNOA Team

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# Products

<b>Commercial General Liability</b>	Available in all 50 States – 1M/2M/2M & 2M/4M/4M Limits – Minimum Premium starting at \$5,000
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## CGL/MGL

<b>Target Risks</b>	Janitorial Services, Landscape Services, Fire Suppression, Flooring Installers, Window Installers, Sanitation/Waste Haulers, Ornamental Metal Works, Moving/Trucking Operations, Electric, HVAC, Artisan Contractors, Drywall, Finish Carpentry, Rebar, Light Structured Steel, Consultants, Commercial Plumbing.
<b>Ineligible Risks</b>	Roofing Contractors, Snow Removal Operations, and Structural Demolition and Demolition Contractors.
<b>Submission Criteria</b>	Acord Applications, Supplemental Application, 3-5 Year Loss History, Annual Sales & Resume for New Ventures and accounts with less than 3 years loss history.
<b>Limit Information</b>	<b>1M/2M/2M LIMITS</b> <b>2M/4M/4M LIMITS</b>
<b>Demeter Excess Info</b>	<b>Supported 3x2 over 2/4/4 Limits</b>

# Fire Suppression Coverage

USMC offers general liability coverage for fire suppression contractors. **Now Offering 2/4/4 limits!**

## Eligible Exposures



**Wet/Dry  
Automatic Sprinklers**



**Foam &  
Chemical Systems**



**Fire Alarm  
Installation & Repair**



**Hood &  
Duct Cleaning**



**Servicing/Refilling  
Portable Extinguishers**

### ✓ Coverage Offered

- General liability coverage for fire suppression contractors
- Available in all states across the USA (except Alaska)
- Waiver of Transfer of Rights of recovery against other to us
- Primary and Noncontributory Language
- Various Additional Insured endorsements

### ✗ Ineligible Exposures

- Marine/Aviation
- Fireproofing

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)
- Insured **MUST** have their Master Fire Suppression and Piping Contractor's License (NY contractors only)

## Fire Suppression Coverage Team

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### Laura Kolb

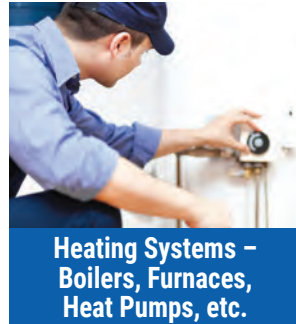
GL Submissions Coordinator  
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## HVAC Contractors Coverage

USMC offers General liability coverage for HVAC contractors. **Now Offering 2/4/4 limits!**

### Eligible Exposures



#### ✓ Coverage Offered

- General liability coverage for HVAC contractors
- Available in all states across the USA (except Alaska)
- Waiver of Transfer of Rights of recovery against other to us
- Primary and Noncontributory Language
- Various Additional Insured endorsements
- No Residential Limitation

#### ✗ Ineligible Exposures

- Pitched Roof

#### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 3M supported excess (Over 2/4/4 only)
- 5M Per Project Aggregate

#### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)

### HVAC Coverage Team

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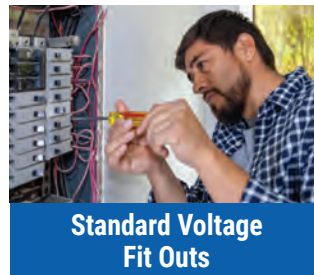
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# Electrical Contractors Coverage

USMC offers General liability coverage for electrical contractors. **Now Offering 2/4/4 limits!**

## Eligible Exposures



### ✓ Coverage Offered

- General liability coverage for electrical contractors
- Available in all states across the USA (except Alaska)
- Waiver of Transfer of Rights of recovery against other to us
- Primary and Noncontributory Language
- Various Additional Insured endorsements

### ✗ Ineligible Exposures

- High Voltage
- Telephone Pole Servicing

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 3M supported excess (Over 2/4/4 only)
- 5M Per Project Aggregate

### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)
- Confirmation of Maximum Voltage Level

## Electrical Coverage Team

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# Commercial Plumbing Coverage

USMC offers General Liability coverage for plumbers.

## Eligible Exposures



**New Ventures  
(in most cases)**



**Up to 30% residential exposure**  
(does not include apartments  
or custom single family homes)



**Work in NY state  
including the 5 Boroughs**

### ✓ Coverage Offered

- General liability coverage for plumbers
- Available in all states in the USA (except for Alaska)
- Action Over coverage
- Waiver of transfer of rights of recovery against others to us
- Primary and noncontributory language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- 100% residential contractors  
(condo, track home or townhomes)
- 100% sewer or water main work

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- 5M Per Project Aggregate
- \$10K third party /\$25K action over (NY only) SIR

### 📄 Required for Submissions

- Completed Acord 125 & 126 Application
- Completed Supplemental Application
- 5-year loss history  
(Resume is required if in business for 3 years or less)
- Subcontractors agreement

## Commercial Plumbing Coverage Team

### Andrew Dolan

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## Waste Haulers & Roll Off Container Services Coverage

USMC offers coverage for Waste Haulers & Roll Off Container Service Companies. **Now Offering 2/4/4 limits!**

### Eligible Exposures



**Roll Off Containers**



**General Waste Hauling**

#### ✓ Coverage Offered

- General liability coverage for waste haulers
- General liability coverage for roll off container service companies
- Waiver of transfer of rights of recovery against others to us
- Primary noncontributory language
- Various additional insured endorsements

#### ✗ Ineligible Exposures

- Physical demolition exposure
- Hazardous material hauling/ disposal
- Owning or operating transfer station or landfill
- Labor services for construction or demolition debris removal

#### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

#### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)

## Waste Haulers & Roll Off Container Services Coverage Team

### Drew Moyer

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# Truckers & Movers Coverage

USMC offers coverage for Trucking and Moving companies. **Now Offering 2/4/4 limits!**

## Eligible Exposures



**Household  
Goods Moving**



**Containerized  
Freight**



**Construction  
Materials**



**Freight  
Forwarding**

### ✓ Coverage Offered

- General liability coverage for Trucking companies
- General liability coverage for Moving companies
- Waiver of transfer of rights of recovery against others to us
- Primary noncontributory language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- Hazardous material hauling / disposal
- Labor only (loading and unloading labor for movers)

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)
- If movers have a warehousing operation than we must receive a copy of their Warehouse legal liability coverage

## Truckers & Movers Coverage Team

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# Drywall & Related Interior Trade Coverage

USMC offers coverage for drywall & related interior trade contractors. **Now Offering 2/4/4 limits!**

## Eligible Exposures



**Commercial Buildings**  
Offices, Schools, Retail Stores,  
Grocery Stores, etc.



**Residential Buildings**  
Private Residences, Apartments,  
Co-ops and Condos



**Union & Non-Union  
Trade/Subcontractors**

**Union & Non-Union Trade/Subcontractors includes:** Drywall or Wallboard hanging, Interior Carpentry – including non-structural framing, cabinets, and other finish carpentry, Interior Painting, Taping, Lathing and associated work

### ✓ Coverage Offered

- General liability coverage for drywall & related interior trade contractors
- Available in all States across the USA (Except Alaska)
- Waiver of transfer or rights of recovery against others to us
- Primary and Non-contributory Language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- Structural alterations
- Exterior or ground up framing
- Fire/Water/Mold Remediation work
- Interior or exterior demolition

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental
- Five years of loss history (Resume is required if in business for three years or less)
- Safety manual
- Expiring program info – Limits, Premiums, DED/SIR, Etc.
- Subcontractors' agreement
- Workers comp mod

## Drywall & Related Interior Trade Coverage Team

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# Structural Steel Coverage

USMC offers General Liability coverage for structural steel contractors. **Now Offering 2/4/4 limits!**

## Eligible Exposures



**New Ventures**



**4 Stories max  
exterior height**



**Work in NY state  
including the 5 Boroughs**

### ✓ Coverage Offered

- General liability coverage for structural steel contractors
- Available in all states in the USA (except for Alaska)
- Action Over coverage
- Waiver of transfer of rights of recovery against others to us
- Primary and noncontributory language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- Super Structure work
- Work exceeding 4 stories

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate
- \$10K third party /\$25K action over (NY only) SIR

### 📄 Required for Submissions

- Completed Acord 125 & 126 Application
- Completed Supplemental Application
- 5-year loss history  
(Resume is required if in business for 3 years or less)
- Subcontractors agreement

## Structural Steel Coverage Team

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# Non-Structural Ornamental Metal Coverage

USMC offers coverage for Non-Structural/Ornamental Metal Contractors. **Now Offering 2/4/4 limits!**

## Eligible Exposures



Stairs



Railings



Dunnage



Bollards



Decorative/  
Artistic Metal



Gates



Fences



Canopies

### ✓ Coverage Offered

- General Liability Coverage for Non-Structural/Ornamental Metal Contractors
- Available in all States across the USA (Except Alaska)
- Waiver of transfer or rights of recovery against others to us
- Primary and Non-contributory Language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- Structural Metal such as steel beam column
- Fire Escapes
- Elevator Shafts
- Exterior height work above two stories other than on flat top roofs, terraces and balconies

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)
- Safety manual
- Subcontractors' agreement
- Workers comp mod

## Non-Structural/Ornamental Metal Contractors Coverage Team

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### Steve Dolan

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# Rebar Installation Contractors Coverage

USMC offers General liability coverage for rebar installation contractors. **Now Offering 2/4/4 limits!**

## Eligible Exposures



New Ventures



Rebar Mesh Fabrication and Installation



Rebar Fabrication



Rebar Installation

### ✓ Coverage Offered

- General liability coverage for rebar installation contractors
- Available in all states in the USA (except for Alaska)
- Action Over coverage
- Waiver of transfer of rights of recovery against others to us
- Primary and noncontributory language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- Super Structure work

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate
- \$10K third party /\$25K action over (NY only) SIR

### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)

## Rebar Installation Coverage Team

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# Janitorial Contractors Coverage

USMC offers coverage for Janitorial Contractors in all states (Except Alaska). **Now Offering 2/4/4 limits!**

## Eligible Exposures



### Commercial Buildings

**Offices, Schools, Retail Stores,  
Grocery Stores, Hotels/Hospitality Buildings**



### Residential Buildings

**Private Residences, Apartments,  
Co-ops and Condos**

**Types of Janitorial Duties:** dusting, sweeping, mopping (after hours preferred), floor waxing & stripping (after hours preferred), interior window washing, post construction clean-up (at a higher rate due to more risk exposure), commercial kitchens, ducts, carpet cleaning, power washing

#### ✓ Coverage Offered

- General Liability coverage for Janitorial Contractors
- Available in all States across the USA (Except Alaska)
- Waiver of transfer or rights of recovery against others to us
- Primary and Non-contributory Language
- Various additional insured endorsements

#### ✗ Ineligible Exposures

- Transfer Stations
- Exterior window washing above ground level
- Fire/Water/Mold Remediation work
- Snow removal

#### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

#### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)
- Safety manual
- Subcontractors' agreement
- Workers comp mod

## Janitorial Contractors Coverage Team

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# Landscaping Contractors Coverage

USMC offers General Liability Coverage for Landscaping Contractors. **Now Offering 2/4/4 limits!**

## Eligible Exposures



**Roof Top or  
Terrace Gardens**



**Hardscape**



**Minor Carpentry Work**



**Excavation**



**Garden Sprinklers/  
Irrigation Systems**



**Mulching**



**Weeding**



**Spraying Typical  
Herbicides/Pesticides**

**Other Exposures:** Cutting of Grass, Fences, Minor Patio Work, Planting of Seeds, Weed Whacking

### ✓ Coverage Offered

- General Liability Coverage for Landscaping Contractors
- Available in all States across the USA (Except Alaska)
- Waiver of transfer or rights of recovery against others to us
- Primary and Non-contributory Language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- Tree removal
- Exterior height work above two stories other than roof top gardens, balconies and terraces
- Crane work without full risk transfer
- Snow Removal

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)
- Safety manual
- Subcontractors' agreement
- Workers comp mod

## Landscaping Contractors Coverage Team

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# Window, Door, and Glass Installation Coverage

USMC offers coverage for window, door, and glass installation contractors. **Now Offering 2/4/4 limits!**

## Eligible Exposures



### ✓ Coverage Offered

- General liability coverage for window, door, and glass installation contractors
- Available in all states in the USA (except for Alaska)
- Action Over coverage
- Waiver of transfer of rights of recovery against others to us
- Primary and noncontributory language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- Exterior height work exceeding 2 stories
- Tract homes

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate
- \$10K third party /\$25K action over (NY only) SIR

### 📋 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)

## Window, Door, and Glass Installation Coverage Team

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# Consultants Coverage

USMC offers General Liability Coverage for Consultants. **Now Offering 2/4/4 limits!**

## Eligible Exposures



Site Safety Consulting



Fire Safety Consulting



Construction Site  
Safety Consulting



Engineering/  
Architects Consulting



Training Sessions in  
Classroom & Office Settings



Visual Inspection Work



OSHA Training Courses

### ✓ Coverage Offered

- General Liability Coverage for Consultants
- Available in all States across the USA (Except Alaska)
- Waiver of transfer or rights of recovery against others to us
- Primary and Non-contributory Language
- Various additional insured endorsements

### ✗ Ineligible Exposures

- Construction managers
- Project managers

### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental application
- 5 year loss history (Resume is required if in business for 3 years or less)
- Safety manual
- Subcontractors' agreement
- Workers comp mod
- Proof of Professional Liability Coverage at Binding

## Consultants Coverage Team

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# Flooring Installers Coverage

USMC offers General Liability coverage for flooring installers. **Now Offering 2/4/4 limits!**

## Eligible Exposures



### Commercial Buildings

**Offices, Schools, Retail Stores,  
Grocery Stores, Hotels/Hospitality Buildings**

**Types of Flooring Installation:** Hardwood, Tile, Carpet, Subcontractors, distributors with install & flooring GCs



### Residential Buildings

**Private Residences, Apartments,  
Co-ops and Condos**

#### ✓ Coverage Offered

- General Liability coverage for flooring installers
- Available in all States across the USA (Except Alaska)
- Waiver of transfer or rights of recovery against others to us
- Primary and Non-contributory Language
- Various additional insured endorsements

#### ✗ Ineligible Exposures

- Ask us if you have a strange one!

#### ⚠ Limits

- 1/2/2 limits (1M occurrence, 2M general aggregate, 2M products and completed operations aggregate)
- **NEW!** 2/4/4 limits
- 5M Per Project Aggregate

#### 📄 Required for Submissions

- Completed Acord 125 & 126 application
- Completed Supplemental
- Five years of loss history (Resume is required if in business for three years or less)
- Safety manual
- Expiring program info – Limits, Premiums, DED/SIR, Etc.
- Subcontractors' agreement
- Workers comp mod

## Flooring Installers Coverage Team

### Andrew Dolan

Vice President of Underwriting  
(215) 647-9600  
andrew@usmcins.com

### Andrew Curry

Underwriter – GL  
(267) 454-0056  
acurry@usmcins.com

### Laura Kolb

GL Submissions Coordinator  
(215) 647-9600  
glsubmissions@usmcins.com



**DEMETER**  
SPECIALTY RISK LLC

**USMC** Underwriting Service  
Management Co

## USMC IS NOW OFFERING SUPPORTED EXCESS IN PARTNERSHIP WITH DEMETER!

### GL Excess for USMC Accounts

- Non-Admitted - A Rated Carrier
- Follow Form Excess with MPs  
(Class Dependent) Starting at \$25,000
- 3x2 Capacity
- All GL Classes Written  
Through USMC  
(except fire suppression)
- 2-3 Day Turnaround  
(in most cases)



### Contact

[excess@demeterspecialty.com](mailto:excess@demeterspecialty.com)





# PIPF



**Underwriting Service  
Management Co**

## **POLICIES UNDER \$250,000 OFFER 10% DOWN PAYMENT**

### **25 % MEP • 10 INSTALLMENTS**

In House Premium Financing

For the finance agreement please send the following info:

1. Your quote cover with the total taxes/fees to be added.
2. The agent's information  
(company and address)
3. The insured's first and last name,  
phone number, and email  
address.

**\*\*First Insurance sends an  
email DIRECTLY to the insured.  
You will also receive a copy.**

**NOTE:** Insured has 10 days to complete  
e-signature and pay the down payment,  
otherwise bind date cannot be guaranteed.



#### **Contact**

Linnea Blood  
lblood@usmcins.com  
267-744-4135



# Specialized Property and Casualty Insurance Programs



## Underwriting Service Management Co

### Contact Info

(215) 647-9600  
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**DEMETER**  
SPECIALTY RISK LLC

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**PIPF**

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