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PROGRAM HIGHLIGHTS FROM PREVIOUS NEWSLETTERS:

Umbrella:

- In house underwriting authority with RLI on both admitted (RLI Indemnity) and non-admitted paper (Mt. Hawley)
- \$5,000,000 in house capacity
- \$1,000 minimum premium for first \$1,000,000 in limits
- **Eligible “In-House” classifications:**
 - Advertising Sign Companies, AC Sales and Service, Alarm Companies, Apartment Building (less than 4 stories, no more than 500 units, no HUD or section 8 or subsidized housing), Appliance Install/Service (household), Artisan Contractors, Auto Dealers & Repair, Bakeries, Boarding Room Houses, Building Material Dealer, Cable Installation/Conduits, Campgrounds, Clubs – Civic, Social, Golf, Communication Equipment Installation, Condos (D&O follow form), Distributors (see eligibility requirements below), Dwellings (lessors risk only), Electrical Apparatus Installation, Electroplating, Exhibitions/Conventions, Fire Extinguishers Service, Flea Markets, Floor Waxing/Installation, Freight Forwarders, Furniture Stores/Mfg/Repair, Garbage Collecting, Gas Stations, Golf Courses/Driving Ranges, Grading Land, HVAC Contractors, Hotels (less than 4 stories), Janitorial Services, Lumber Yards, Machinery Dealers, Meat/Fish Distributors/Processing, Mobile Home Parks, Parking Lots, Prefab Building Erection/Manufacturing, Real Estate Management, Recreational Vehicle Distributors, Restaurants without alcohol, Sales Service Consulting, Shopping Centers, Sporting Goods Stores, Stores Food/Drink/NOC, Supermarkets, Townhouse Associations (D&O follow form), Vacant Buildings/Land, Vending Machines, Window Cleaning (3 stories and under), Wood Products
- **Eligibility Requirements:**
 - **Sales** -Have annual sales, receipts no greater than \$7,500,000 –new business or \$10,000,000 for renewals
 - **Auto** -Have 10 or less units -new business 12 or less units- renewal and a radius of operation less than 100 miles
 - **Auto** -No Extra Heavy trucks, tractors, trailers or buses
 - **Auto** -No owned or non-owned delivery exposure
 - **Auto** -No towing exposure
- **Ineligible Exposures:**
 - Advertisers, Broadcasters, Telecasters Liability, Aviation Liability, Discrimination Liability, Directors and Officers Liability (except for condominium, townhouse and or homeowners associations – coverage is follow form), ERISA Liability, Fiduciary Liability, Inverse Condemnation Liability, Kidnap, Ransom and extortion.
- **Ineligible Coverages:**
 - Pollution Seepage Coverage, Products Recall Insurance, Professional Liability (except barbers and beauticians), Hearing Aid Fitters/Stores, Interior Designers, Security Act Liability (SEC Liability), Single Event/Special Events Coverage (including parades, fire works exhibits, music festivals, etc.), Title Insurance, Mortgage Impairment Insurance, Retrospective Penalty Insurance and Retrospective Liability Insurance.