



Colors of fall

FALL 2015

Seasonal opportunities for your business

As the colors of fall begin to settle, new opportunities of the season arise for your business. With the green summer changing into auburn fall, so come the days of autumn activities such as hay rides, bonfires, pumpkin carving, fall sports, festivals, jumping in leaves, horseback riding, and much more. Make sure to take advantage of the opportunities of the season before the last leaf falls.

A sample of some of the business classes we offer include horses, sports camps, haunted houses, carnivals and festivals, hunting clubs, party planning, shooting ranges, lawn care services, and many more.

We offer you a competitive advantage

We can provide the right coverage for your customer, responsive and experienced claim services, and competitive minimum premiums. In addition, we offer quality products, proven market stability and broad eligibility, making it easier than ever to serve your customers.

Consider the breadth of coverages we are able to access:

- General liability
- Commercial crime
- Property
- Liquor liability
- Professional liability
- Inland marine

We offer you a competitive advantage

Coverage will be placed with a U.S.-based surplus lines insurer rated A++ XV by A.M. Best. We want to help you write more business, and we have the underwriting experience, quality products, and exceptional service standards to make it happen.

Contact us today so we can provide the experience and coverage you need to protect your customers.

An appetite to get business bound

We have the ability to write a variety of different classes of business and the underwriting appetite to help you get the business bound.

- Adult day care
- Alcohol and drug programs
- Amusement centers
- Auto service and repair facilities
- Bars, taverns, and restaurants
- Beauty parlors and barbers
- Builders' risk
- Clubs - NOC
- Companion care
- Contractors
- Contractors, equipment
- Convenience stores
- Counseling services
- Crane services
- Day care centers
- Demolition contractors
- Detectives and private investigators
- Elevator inspection services
- Excavations – grading of land
- Flea markets
- Funeral directors
- Garbage – refuse haulers
- Habitational risk
- **Haunted houses**
- Health and exercise clubs
- Health care providers
- Homeless shelters, soup kitchens, missions
- Homeowner associations
- **Horses**
- **Hunting clubs**
- Janitorial services
- **Lawn care services**
- Lessors risk
- Machinery and equipment
- Manufacturers
- Medical equipment stores and rental
- Mobile home parks
- Office risks
- **Outfitters and guides**
- **Party planners**
- Pawnshops
- Pet groomers and boarders
- Pool and spa servicing contractors
- Power washers
- Real estate property managers
- Roofing contractors
- Salvage yards
- Shelters and rehabilitation centers
- **Shooting ranges**
- Snow removal
- **Special events, festivals, parades and carnivals**
- Specialty training
- **Sports camps and leagues**
- **Sports instructors**
- **Street vendors and kiosks**
- Tanning salons
- Temporary employment
- Vacant land
- Vacant property
- Welding

Highlighted business classes tend to be more active during this season.

We are here to help. Call us today to see how we can be a solution to your needs.