



The forecast is calling for winter

WINTER 2015/2016

Seasonal opportunities for your business

Fall will be coming to a close soon, which presents a change in seasonal opportunities for your business. As you break out the shovels, heavier outerwear and seasonal décor, excitement sets in for the many upcoming celebrations and activities. Help protect your customers from the elements – take advantage now.

We can write over 1,500 different classes of business, including party planners, restaurants, bars, taverns, winter festival events, remodelers, painters, and sports instructors for skating, cross country skiing, hockey and others. We can provide you access to an insurer who has the expertise and understanding of the wide variety of risks all of these businesses present, and experience you can trust.

We offer you a competitive advantage

We can provide coverage that is right for your customers, 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. We are there when your customers need us.

Consider the breadth of coverages we are able to access:

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

Our markets

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 help protect your customers.

An appetite to get business bound

We have the ability to write a variety of different classes of business, along with the underwriting appetite to help you get the business bound. The following is just a sample of some of the business classes we can write.

- 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**
- 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
- Janitorial services
- Lawn care services
- Lessor's 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
- **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.