



Excess & Surplus Lines

General Liability, Property, Inland Marine

MAJOR MARKET SEGMENTS

CONTRACTORS / ARTISANS

- General contractors: residential and commercial
- Carpentry
- Handy person
- Remodelers: adds 23 additional classes on one endorsement
- Roofing: residential and commercial – also incidental hot work
- Welding

HABITATIONAL

- Dwellings: 1-4 family / bed and breakfasts
- Apartment buildings / boarding homes
- Student / low income housing
- Hotels / motels, including travel and economy motels: Weekly or daily rentals and pools, diving boards, or slides on submit basis, depending on conditions / controls

MERCANTILE

- All types of main street and some non-main street mercantile
- Grocery and convenience stores: including 24 hours, with or without gasoline sales
- Sporting goods: with or without gun sales

BUILDINGS / OFFICES

- Offices / shopping centers
- Vacant land and buildings / renovations

RESTAURANTS, BARS, AND TAVERNS

- Restaurants: with or without liquor
- Bars / gentlemen's clubs / adult entertainment

MISCELLANEOUS

- Day care centers, schools, churches: with abuse or molestation
- Special events as low as \$250 for \$1M limits
- Warehouses
- Snow removal contractors (limited appetite)
- Outfitters / guides
- Auto repair facilities / non-franchised used car dealers
- Light manufacturing
- Consultants

MINIMUM PREMIUMS

- Package: \$850
- Monoline GL: \$500 (some classes higher)
- Monoline property: \$500
- Inland Marine: \$300
- Special events: as low as \$250

COVERAGES AVAILABLE

General Liability:

- OCP: Owners Contractor Protective
- Monoline products and completed ops
- GL Limits up to \$5M – can offer any combination of GL limits (e.g., \$1M / \$3M or \$3M / \$3M, etc.)
- Professional Liability

Liquor Liability:

- Not Monoline - we offer in all 50 states; 2 coverage options based on ISO state rating

Garage Program (state availability):

- Dealer / Non Dealer: AK, AL, AR, AZ, CA, CO, FL, GA, ID, IN, LA, MS, MO, MT, NC, ND, NE, NM, OH, OK, OR, PA, SD, TX, UT, WA, WI, WY
- Non Dealers: above 28 states and CT, DE, HI, IA, IL, KS, KY, MD, ME, MI, MN, NH, NJ, NV, SC, TN, VT, WV

Brokerage

- Up to \$5 million per location and \$50 million TIV

Miscellaneous Professional

- Geared toward the non-degreed professional
- In conjunction with our GL on limited classes, such as beauty salons and barber shops

Property (including Vacant):

- TIV target < \$1.5M per location, up to \$5M policy TIV with spread of risk
- Optional coverages: Equipment Breakdown and Identity theft recovery (available for \$20 flat charge)

Inland Marine (with package):

- IM Pac

Top 30 Classes

- Amusement Centers
- Apartments
- Building LRO
- Carpentry
- Concrete construction
- Condos
- Contractors – general and artisan
- Convenience store
- Dwellings
- Exhibitions – outside
- Gas stations
- Hotels / motels
- Janitorial service
- Landscape gardening
- Logging / Lumbering
- Machinery / equipment installation
- Painting
- Parking lots
- Plumbing
- Real estate property - managed
- Remodelers
- Restaurants / bars
- Roofing
- Security & patrol agencies
- Subcontractors
- Tree pruning, dusting, spraying, repairing, trimming, or fumigating
- Truckers
- Vacant buildings and vacant land
- Welding / cutting
- Wrecking – building or structures

Need A Quote?



**Call a Blackmoor General Agency
and ask for a MUSIC quote today!!**



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