

# COMMERCIAL LINES PRODUCTS

## COMPARATIVE GL RATER: INSTANT PREMIUM INDICATION FOR 150 GL CLASSES WITH MULTIPLE E&S MARKETS

- Contractors, Roofers, Habitational, Lessors Risk, Truckers GL, and more
- New ventures acceptable
- Limits up to \$1 million / \$2 million.
- Minimum Premium: \$650
- Blanket AI, Primary & Noncontributory, Waiver of Subrogation options.
- Layered/ Quote-Share programs
- Larger or more complex GL risks are handled on a submission basis

## COMMERCIAL PROPERTY & INLAND MARINE

- Lessors Risk, Habitational, Warehouses, etc.
- TIV up to \$20 million for coastal locations
- Wind only or Wind Deductible buy-back
- Inland Marine: Builders Risk, Equipment Floaters, Contractors Equipment

## SPECIALTY COVERAGES UNIQUE OR UNUSUAL RISKS

- Snow Plowing: Public highways and roads, municipalities, landscapers with snow removal exposure
- Event Cancellation and Weather Insurance: Sporting events, concerts/festivals, fairs, etc.
- Amusement Devices and Centers: Inflatables, bounce houses, paintball, escape rooms, go-karts, etc.
- Cannabis-related industries: Property, GL, Products, and Professional Liability for growers, retail, processors, transporters, and more

## TRUCKING MTC, AUTO PHYSICAL DAMAGE, GENERAL LIABILITY

- Auto Haulers, Delivery Trucks, Dump Trucks, Reefer Haulers
- APD limits up to \$250,000 Stated Value Loss Settlement
- MTC limits up to \$500,000 (\$100,000 for auto haulers)
- Minimum Premium: \$1,000

## PRIVATE FLOOD: PRIMARY & EXCESS

- Limits up to \$10 million per premises
- Replacement Cost Coverage
- Building & Contents (Primary/Excess)
- Business Interruption

## VACANT & BUILDERS RISK: INSTANT ONLINE QUOTE WITH AUGOLD

- CPP for Commercial Building; Dwelling Fire for Residential Risks
- Property limits up to \$2 million TIV; Liability: \$1 million / \$2 million
- Multiple locations: up to 6 per insured
- Coastal locations acceptable. Wind Deductible up to 2%



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## HOSPITALITY & LIQUOR: RESTAURANTS, BARS, NIGHTCLUBS, CATERING, AND SPECIAL EVENTS

- Liquor Sales up to 100%
- Assault and Battery with full or sub-limits
- Monoline Liquor or Package with GL and Property
- Property Limits: up to \$4 million TIV (up to \$750,000 TIV in PC 9 and 10)
- New ventures may be considered

## ENVIRONMENTAL & POLLUTION LIABILITY

- Site Pollution; Storage Tank; Coverage for onsite and offsite clean-up costs
- Contractors Pollution Liability (Primary or Excess).
- GL Package available.
- Transportation/In-transit coverage for hazardous waste or trash haulers, oil and fuel dealers
- Environmental Professional Liability products
- Per Project coverage available

## EXCESS & UMBRELLA LIABILITY: UP TO \$5 MILLION LIMIT. LAYERING UP TO \$10 MILLION.

- Attachment point starting at \$500,000
- Risks written with any carrier rated B++ or better by A.M. Best
- Top classes include Contractors, Child Care, Cannabis Distribution, Habitational, Restaurants, Social Services, Excess Auto Liability for fleets, and Excess Professional Liability

## CYBER LIABILITY

- Instant Comparative quote for insureds with up to \$100M in revenue
- 10+ Industry Leading Cyber Liability Markets
- Limits: up to \$5 million
- Target industries and classes include Technology, Finance, Health Care, Educational Services, Political Organizations, Housing Providers, Law Offices, Retailers, Utilities, and more

## PROFESSIONAL & MANAGEMENT LIABILITY: E&O, D&O, EPLI, CRIME

- Admitted and non-admitted markets
- Instant Online or Phone quote available for most E&O, D&O and EPLI classes
- New ventures eligible
- Target E&O classes include Real Estate, A&E, and Contractors E&O; Lawyers E&O; Accountants; Assisted Living and Nursing Homes
- D&O with Lifetime occurrence reporting provision for former directors and officers
- Defense outside the limits

## PRODUCTS LIABILITY & PRODUCT RECALL

- Medical Devices, Toys, Nutraceuticals (supplements, energy drinks, weight loss products, etc.)
- Cannabis dispensaries, distributors, growers, and processors
- Manufacturers, importers, and distributors, including firearms and ammunition, tobacco, body armor, motorcycles, etc.
- Product recall for Automotive, Consumer Goods, Food and Beverage

## QUOTES AND SUBMISSIONS:

To obtain a quote, you can submit an [application](#) to [Quotes@Decotis.com](mailto:Quotes@Decotis.com) or scan the QR code to [quote online](#).

