



SPRING 2021

Spring warmup.

PROTECTION FOR THE SPRING SEASON.

Many businesses, such as remodelers, pool and spa servicing contractors, mobile home parks and builders, will be ramping up in anticipation of warmer weather activities, and it's important they have the right level of coverage to protect their operations.

This can mean increased opportunities for you. We can help your customers take a fresh look at their insurance coverage for a wide variety of risks.



WE ARE ABLE TO ACCESS:

- > General Liability
- > Property
- > Misc. professional liability
- > Commercial crime
- > Liquor liability
- > Inland marine

We offer you a competitive advantage.

Our surplus lines carriers provide broad coverage for your customers, along with responsive and experienced claim service and competitive premiums. In short, we offer quality products, proven market stability and broad eligibility – making it easier than ever to serve your customers.

We can help you place the many types of business classes that begin to peak during the spring months. Within our broad appetite, we are actively targeting a number of seasonal classes, as shown below.

WE CAN WRITE A VARIETY OF DIFFERENT CLASSES OF BUSINESS:

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> > Adult day care > Alcohol and drug programs > Amusement centers > Auto service and repair facilities > Beauty parlors and barbers > Builders' risk | <ul style="list-style-type: none"> > Habitational risks > Haunted houses > Health and exercise clubs > Health care providers > Homeless shelters, soup kitchens and missions > Homeowner associations | <ul style="list-style-type: none"> > Remodelers > Restaurants/bars/taverns > Roofing contractors > Salvage yards > Shelters and rehabilitation centers > Shooting ranges |
|---|--|---|

- > Clubs - NOC
- > Companion care
- > **Contractors/Artisans**
- > **Contractors/General**
- > Convenience stores
- > Counseling services
- > **Crane services**
- > Day care centers
- > **Demolition contractors**
- > Detectives and private investigators
- > Elevator inspection services
- > **Excavations - grading of land**
- > **Flea markets**
- > **Food trucks**
- > **Funeral directors**
- > Garbage - refuse haulers
- > Horses
- > Hunting clubs
- > **Janitorial services**
- > **Lawn care services**
- > Lessors risk
- > Machinery and equipment
- > 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
- > Short-term home rentals
- > Snow removal contractors
- > Special events, festivals, parades and carnivals
- > Specialty training
- > Sports camps and leagues
- > Sports instructors
- > Street vendors and kiosks
- > Tanning salons
- > Temporary employment
- > Tree pruning/tree trimmers
- > Vacant land
- > **Vacant property**
- > Welding

*Bolded business classes tend to be more active during this season

Contact us today. We have solutions.

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ENVIRONMENTAL LIABILITY

ENVIRONMENTAL CONTRACTORS AND CONSULTANTS

Combined Form

- > ISO CGL and any combination of CPL, PL, TPL
- > Follow form excess
- > Maximum limits: \$10M excess of \$1M primary (\$11M total)
- > Minimum premiums as low as \$1,500
- > Target classes:
 - ~ Environmental contractors and consultants with at least 35% environmental work
 - ~ Fire and water restoration contractors (franchise and non-franchise)
 - Bailees coverage limits available up to \$1M
 - Property damage to "your work" exclusion deleted on CPL

Monoline Form

- > Monoline CPL (practice or project)
- > Maximum limits: \$10M
- > Minimum premiums as low as \$1,000
- > Maximum term
 - ~ Practice: two years
 - ~ Project: Project term + statute of repose
- > Monoline TPL
 - ~ Minimum premiums as low as \$1,000
- > Target classes:
 - ~ Contracting risks and service providers with the exception of oil and gas (exploration/production/pipelines)

SITE POLLUTION AND PRODUCTS POLLUTION

Combined Form

- > ISO CGL with any combination of EIL, CPL, PL, TPL, PPL
- > Follow form excess
- > Maximum limits: \$10M excess of \$1M primary (\$11M total)
- > Minimum premiums as low as \$5,000
- > Target classes:
 - ~ Manufacturing and distribution
 - Consumer products
 - Industrial products
 - Raw materials
 - ~ Chemical blending and distribution
 - ~ Construction materials (non-structural)
 - ~ Recycling and waste transfer/storage/disposal
 - ~ Packaging and containers manufacturing

Monoline Form

- > Monoline EIL or PPL
- > Maximum limits: \$10M
- > Maximum term: five years (EIL)
- > Minimum premium as low as \$5,000
- > Target classes:
 - ~ Hospitality
 - ~ Real estate
 - ~ Healthcare
 - ~ Above combined form target classes

IMPORTANCE OF POLLUTION EXPOSURE

Painting Contractor

A contractor is sued by residents of a nursing home alleging that inadequate venting during renovations led to fume inhalation. The claim resulted in losses over \$200,000.

Solution Product: CPL

Rubber Manufacturer

An AST at the facility leaks resulting in a release of hazardous chemicals. Nearby residents are evacuated and many seek medical treatment for respiratory injuries. Damages are later sought with losses totaling over \$1,000,000.

Solution product: EIL or EIL/GL Combination Form

HVAC Contractor

Following complaints of headaches and breathing problems from occupants of an office building, a claim against the HVAC installation contractor results in over \$250K in defense costs. The system was installed exactly as the manufacturer specified but no environmental coverage meant no coverage for the defense costs.

Solution product: CPL

Fire and Water Restoration Contractor

Following a flood, a contractor is called to a residence to remove water and damaged drywall. In addition to drying out the home, they follow standard moisture prevention techniques. Several months later, a

child becomes ill due to mycotoxin growth behind the drywall. Demands for bodily injury total over \$750,000.

Solution product: CPL or GL/CPL/PL

CPL = Contractors Pollution

EIL = Environmental Impairment/Site Pollution

PL = Professional

PPL = Products Pollution

TPL = Transportation Pollution

EXCLUDED CLASSES:

Oil and gas (exploration/production/pipelines), invasive medical devices, active pharmaceuticals, children's toys

FIRE & WATER RESTORATION CONTRACTORS LIABILITY

PRODUCT OFFERINGS

- > ISO CGL packaged with CPL/PL/TPL (EBL available)
- > Ability to carve out CGL for a CPL/PL/TPL package
- > Minimum premiums as low as \$2,000

TARGET RISKS

- > Any revenue-size fire and water/disaster restoration contractors, with a focus on small to mid-size
- > Contractors with Institute of Inspection Cleaning and Restoration Certification (IICRC) or equivalent training
- > Those contractors with a focus on the remediation work and no new home construction
- > Less than 50% of subcontracted work preferred

HIGHLIGHTS

- > No water intrusion exclusion
- > Dedicated CPL limits
- > Grantor of franchise AI
- > Mold/fungi included (may be offered on occurrence or claims-made basis)
- > Bailees coverage up to \$1M
 - ~ Lost key coverage up to \$25,000
- > Policies tailored for TPAs including but not limited to: Crawford, Alacrity, Code Blue, etc.
- > Experienced in tailoring policies to fire and water restoration franchisees (Rainbow International, Service Master, Stanley Steemer, ServePro, etc.)
- > Property damage to "your work" deleted on CPL
- > Two-year policies available
- > Excess follow form available (ability to write over another carrier's Auto Liability and Employer's Liability)
- > Limits up to \$10M (\$10M excess of \$1M)

[Click for an Application to Quote](#)

Contact us Today!

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START SELLING MORE CYBER BUSINESS — A LOT MORE



You can now secure competitive pricing and comprehensive coverage, *fast*. Give us any application with their current revenue and we'll return multiple quotes in hours. When the client is ready to bind, we provide a pre-filled application and help you close.

The Benefits

More Quotes

Easily source several quotes from leading carriers.

More Resources

We give you the tools to make presenting coverage easier including glossaries, FAQs, and claims scenarios.

More Binders

Seamlessly place more risk with less effort

Why Stand-Alone Cyber?

Most CGL and E&O policies don't cover the majority of today's cyber perils. Further, endorsements typically have lower limits and/or incomplete coverage.

Cyber carriers now provide response services, such as a breach coach and forensic team, that can literally save a business.

Cyber-attacks have increased by 300% since the beginning of the COVID pandemic*.

* *FBI sees spike in cybercrime reports during coronavirus pandemic* - The Hill April 16th, 2020

Now is the time to ensure your clients are protected while premiums are still low.
Contact us to start binding more cyber business.

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COMMERCIAL PROPERTY & CASUALTY SUCCESSFUL CLASSES

- Alternative Energy Contractors
- Apartments/Dwellings
- Artisan Contractors
- Beauty/Tanning Salons
- Clubs
- Condo/Homeowners Assoc
- Cyber Liability
- Detective & Investigative
- Directors & Officers
- Earthquake
- Emergency & Non Emergency Transport (includes door-to-door)
- Environmental Contractors/Site/Storage Tank Pollution - Monoline & packages
- Fire/Water Restoration Contractors
- Fuel Dealers/Distributors with Pollution Coverage
- General Contractors
- Guides & Outfitters
- Home Health Care (Nursing & Non-skilled) with professional and HNOA
- Home Inspectors with professional
- Hotels/Motels/Bed and Breakfast
- Janitorial
- Lessor's Risk Packages (Including Tenants w/ Cannabis Operations)
- Liquor Liability
- Loggers Broad Form
- Machinery & Equipment ISR
- Mercantile Packages
- Mining-Surface
- Pest Control with professional extension
- Restaurants with & without Liquor Liability
- Roofers
- Security and Patrol
- Snow Removal Contractors

Proudly Serving Producers in 8 Western States



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