

Specialty Casualty

Our Specialty Casualty team has in-depth experience and the ability to tailor coverage for a diverse array of hard-to-place / non-standard risks. We listen and will work with you to develop both Primary and Excess Casualty insurance solutions in select industry segments, including manufacturing, construction, OL&T and service operations, as well as for many other types of small to mid-sized unique and unusual risks.

Products Portfolio

- General Liability
- Products Liability
- Liquor Liability
- Discontinued Products Liability
- Completed Operations Liability
- Owners and Contractors Protective Liability (OCPs)
- Excess Liability

Specialty Casualty



Overview

Our Specialty Casualty team has in-depth experience and the ability to tailor coverage for a diverse array of hard-to-place / non-standard risks. We listen and will work with you to develop both Primary and Excess Casualty insurance solutions in select industry segments, including manufacturing, construction, OL&T and service operations, as well as for many other types of small to mid-sized unique and unusual risks.

What is Our Business Focus?

Our highly experienced underwriters provide insurance solutions in the following industry sectors:

- **Manufacturing & Distributing:** Products Liability for manufacturers, distributors and dealers of industrial and commercial products, including discontinued products. Consumer-based products selectively entertained based on exposure and loss history.
- **Construction:** Focus is on hard-to-place / non-standard commercial, residential and industrial artisan & specialty trade contractors, custom homebuilders and general contractors. Coverage is offered on a practice policy or project-specific basis.
- **Hospitality & Leisure:** General Liability and Liquor Liability coverage is available for establishments within sections of the hospitality industry, including restaurants, taverns, lounges, hotels, resorts, spas, theaters / concert venues and other hospitality properties that are susceptible to significant loss potential.
- **Real Estate & Habitational:** Premises Liability for lessor's risk, mercantile and habitational real estate, including apartments, condominiums, HOA, coops, lessor's risk (offices, buildings, strip malls, shopping centers, commercial properties), retail stores, convenience stores, vacant buildings and warehouses.

Interest Profile

We entertain a broad range of small to mid-sized commercial exposures with the following characteristics:

- Moderate to higher-hazard risks
- Non-latent and very limited systemic exposure
- Severity loss potential preferred over frequency
- Strong loss control and risk-management practices

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

Products Portfolio

- General Liability
- Products Liability
- Liquor Liability
- Discontinued Products Liability
- Completed Operations Liability
- Owners and Contractors Protective Liability (OCPs)

Optional Coverage Available

- Employee Benefits Liability
- Garagekeepers Liability
- Innkeepers Liability
- Stop Gap Liability
- Hired and Non-Owned Auto Liability
- Additional insureds – wide variety of options including A.I.'s with products / completed operations
- Per-project and per-location aggregate endorsements Aggregate caps of \$3M, \$5M and \$10M available
- Primary and non-contributory wording
- Waivers of subrogation
- Industry-specific coverage extensions

Basis of Coverage

- Occurrence or claims-made policies

Policy Limits / Capacity

- Primary CGL Limits Up To \$5M Available
- Excess Follow Form Available Up to \$5M

Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business and territory
- Attachment points on accounts will vary based on class, exposure and are set to contain frequency



Point. Click. Content!

Click below for the complete version of this sell sheet.

DOWNLOAD



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

Specialty Casualty



Manufacturers & Distributors

Serving a niche market, AmTrust E&S Insurance Services provides Commercial General Liability and Products Liability Coverage for a broad spectrum of small to mid-sized manufacturers, distributors and importers of industrial and commercial products. Although our focus is on professional end users, we will selectively entertain consumer-based products based on exposure and loss history.

Target Risk Profile

AmTrust E&S is interested in accounts with the following characteristics:

- Moderate- to higher-hazard risks
- Non-latent and very limited systemic exposure
- Severity loss potential preferred over frequency
- Strong loss control and risk-management practices

Coverage Highlights & Advantages

- ISO coverage form: Minimizes explanation to clients and makes it easier to build layers above us and to stay current with coverage advancements
- Primary product/completed operations liability insurance (including premises operations)
- Discontinued Products Liability insurance
- Occurrence and claims-made coverage triggers available (Retro date continuity provided)
- Defense outside and inside the limits
- Identity Recovery Coverage – included no charge

Optional Coverages

- Preferred Manufacturer's Enhancement Endorsement
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Vendors Coverage
- Waiver of subrogation
- Customized coverage extensions

Policy Limits / Capacity

- \$1M per occurrence/\$2M general aggregate/\$2M products and completed operations aggregate
- Higher occurrence & aggregate limits are available for suitable risks

Premium & Attachment Thresholds

- Minimum premiums vary by class, generally starting at \$10,000
- Guarantee cost up to a \$25,000 deductible
- Self-Insured Retention starting at \$25,000

Targeted Classes

The following are just some of the classes of business written that reflect our broad appetite:

- Air conditioning and heating equipment
- Alarms systems
- Auto, bus, motorcycle and truck parts
- Customizing and conversion of vehicles
- Cable, chain and wire rope
- Clothing and wearing apparel
- Compressors, pumps and valves
- Construction equipment, no scaffolding
- Engine and turbine equipment and parts
- Electrical components and equipment
- Exercise Equipment
- "Green"/eco-friendly products
- Instruments: process, control, analytic, diagnostic
- Machinery manufacturers including: conveyor systems, material handling, agricultural, recycling and waste management
- Medical and dental products, non-invasive
- Metal goods; pipe or tube manufacturing
- Plastic, rubber or metal supply goods
- Recreational, sporting, athletic equipment - no helmets, no trampolines
- Safety equipment and protective apparel
- Surgical instruments and expendable products
- Tanks and pressurized vessels
- Trailers
- Textiles



Point. Click. Content!

Click below for the complete version of this sell sheet.

DOWNLOAD



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

Specialty Casualty



Commercial Contractors

Our underwriting specialists provide customized insurance solutions for small to mid-sized artisan, specialty trade and commercial general contractors engaged in the construction of new commercial buildings and the maintenance, service, repair or remodeling of existing commercial structures. Primary General Liability contracts are offered on a practice policy or project-specific basis.

Target Risk Profile

Preferred risks include well-managed companies with quality control standards, strong contracts and a low frequency of claims history in the following industry segments:

- General Contractors
- Subcontractors
- Owners Interest
- Projects

Coverage Highlights & Advantages

- ISO coverage form, 2007 Edition
- Occurrence and claims-made coverage triggers available
- Term of project policies
- Identity Recovery Coverage - included no charge
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Waiver of Subrogation
- Additional insureds — wide variety of options, including A.I.'s with products / completed operations
- Per project aggregate endorsements
Aggregate caps options of \$3M, \$5M and \$10M available
- Customized coverage extensions for construction risks

Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products and completed operations aggregate

Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 but will vary by class of business and territory
- Flexible attachment points: small to moderate deductibles, generally starting at \$2,500

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

Targeted Classes / Appetite

The following are just some of the classes written that reflect our broad appetite for business:

- Boiler installation, repair, service
- Concrete construction
- Demolition
- Drilling – non-gas / oil, no directional
- Excavation, grading, site prep
- Electrical, HVAC and plumbing
- Elevator install, repair, service
- Industrial maintenance
- Infrastructure developers
- Insulation
- Masonry & stone
- Machinery installation, repair, service
- Metal erection – structural & non-structural
- Power line and conduit
- Painting & sandblasting
- Roofing
- Sprinkler installation
- Street & road
- Utility contractors
- Water / sewer



Point. Click. Content!

Click below for the complete version of this sell sheet.

DOWNLOAD



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

Specialty Casualty



Residential Contractors

AmTrust E&S offers customized Primary General Liability programs for a wide array of small to mid-sized residential specialty trade contractors, general contractors and custom home builders. Coverage is offered on a practice- or project-specific basis for contractors engaged in the construction of new buildings and the maintenance, service, repair or remodeling of existing residential structures.

Target Risk Profile

Preferred risks include well-managed companies with quality control standards, strong contracts and a low frequency of claims history in the following industry segments:

- Residential renovation and remodeling
- Custom homebuilders
- General contractors and artisans involved in the construction of select multi-family structures, including condos, townhomes in Non-CD states

Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability; ISO coverage form, 2007 Edition
- Occurrence and claims-made coverage triggers available
- Term of project policies
- Identity Recovery Coverage – included no charge
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Waiver of Subrogation
- Additional insureds – wide variety of options including A.I.'s with products / completed operations
- Per project aggregate endorsements
Aggregate caps options of \$3M, \$5M and \$10M available
- Customized coverage extensions for construction risks

Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products and completed operations aggregate

Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business and territory
- Flexible attachment points: small to moderate deductibles generally starting at \$2,500

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

Targeted Classes / Appetite

The following are just some of the classes of business written that reflect our broad appetite. Underwriting appetite varies based on territory and jurisdiction:

- Carpentry
- Concrete construction
- Demolition
- Drywall & plastering
- Electrical, plumbing & HVAC
- Excavation, grading & site prep
- Fence erection
- Insulation
- Kitchen & bath remodelers
- Landscape, irrigation and drainage systems
- Metal erection: decorative & structural
- Masonry, tile & stone
- Painting: interior & exterior
- Roofing
- Swimming pool construction & maintenance
- Sprinkler installation



Point. Click. Content!

Click below for the complete version of this sell sheet.

DOWNLOAD



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

Specialty Casualty

Real Estate & Habitational

AmTrust E&S Insurance Services Inc. underwrites Primary General Liability insurance for a broad spectrum of small to mid-sized premises risks that do not meet the general underwriting criteria of the standard market. Our strength lies in our experience and flexible underwriting, allowing our underwriters to work collaboratively with you to determine the appropriate combinations of pricing, attachment point and coverage.

Target Risk Profile

- AmTrust E&S is interested in accounts with the following characteristics:
- Deductibles
- Low claim frequency
- Moderate to higher exposures
- Focus on accounts under \$100,000 in premium

Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability; ISO coverage form, 2007 Edition
- Identity Recovery Coverage – included no charge
- Employee Benefits Liability
- Stop Gap Liability
- Hired and Non-Owned Auto Liability
- Medical Payments Coverage
- Garagekeeper's Liability
- Assault & Battery Coverage available up to policy limits for acceptable risks
- Primary and non-contributory wording
- Additional insureds by written contract
- Waivers of subrogation

Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products / completed operations aggregate
- Per location endorsements
- Aggregate caps options of \$3M, \$5M and \$10M available

Attachment Points

Attachment points on accounts will vary based on class, exposure and are set to contain frequency

- First dollar coverage considered for acceptable risks
- Deductibles: \$2,500 to \$25,000

Premium Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

Targeted Classes / Appetite

The following are just some of the classes of business written that reflect our broad appetite. Underwriting appetite varies based on territory and jurisdiction:

Habitational

- Apartment building owners or managers
 - Subsidized / independent senior living
 - Cooperative apartments
 - Target 2,500 units or less
- Condo / homeowners associations
 - Including those with higher-risk amenities

Commercial Property Owners

- Office buildings and industrial parks
- Commercial lessor's risk schedules
- Parking lots / garages
- Warehouses

Vacant Land and Buildings

- Foreclosed vacant properties
- New construction, not yet occupied
- Properties available for lease, not yet occupied
- Buildings awaiting renovation
- Real estate development property not yet under construction



Point. Click. Content!

Click below for the complete version of this sell sheet.

DOWNLOAD



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

Specialty Casualty



Hospitality & Leisure

When you work with AmTrust E&S, you are partnering with flexible, knowledgeable, individual risk underwriters who recognize the unique liabilities associated with the hospitality industry. Every account is analyzed based upon management's experience, loss history, housekeeping and safety to customize programs offering comprehensive coverage at competitive pricing.

Target Risk Profile

- AmTrust E&S is interested in accounts with the following characteristics:
- Liquor receipts typically less than 60% of sales; risks with higher percentages selectively considered
- Local establishments or multi-locations
- Privately owned or chains
- Deductibles / low claim frequency
- Focus on accounts under \$100,000 in premium

Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability: ISO coverage form, 2007 edition
- Per location aggregate endorsements – aggregate caps options of \$3M, \$5M and \$10M available
- Product liability for brewing exposures or retail sales
- Identity Recovery Coverage – included no charge
- Assault & Battery Coverage – up to policy limits for acceptable risks
- Additional insured – managers or lessors of premises
- Innkeepers Liability
- Garagekeeper's Liability
- Employee Benefits Liability
- Stop Gap Liability
- Hired and Non-Owned Auto Liability
- Customized coverage extensions and enhancements

Policy Limits / Capacity

- Commercial General Liability: \$1M per occurrence / \$2M general aggregate / \$2M products / completed operations aggregate
- Liquor Liability: \$1M each common cause

Attachment Points

- Attachment points on accounts will vary based on class, exposure and are set to contain frequency starting at \$2,500

Premium Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business

Targeted Classes / Appetite

The following are just some of the classes written that reflect our broad appetite for business. Underwriting appetite varies based on territory and jurisdiction:

- Catering / banquet facilities
- Comedy clubs
- Country clubs
- Hotels, motels, resorts and spas
- Microbreweries and micro distilleries
- Restaurants, taverns, bars and lounges
- Special events
- Theaters and concert venues
- Wine bars / beer gardens
- Wine tasting
- Vineyards

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.



Point. Click. Content!

Click below for the complete version of this sell sheet.

DOWNLOAD



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

Specialty Casualty



Excess Liability

When you need excess liability protection, you want a strong, reliable partner. AmTrust E&S's Follow Form Excess coverage offers your clients extra protection with flexible limits up to \$5 million. Our knowledgeable, experienced underwriters can respond quickly, providing you convenient one-stop shopping.

Policy Limits / Capacity

- Up to \$5 million capacity
- Subject to combined limit of \$6,000,000 for Primary General Liability and Excess

Basis of Coverage

- ISO Follow Form Excess Policy Claims-made and Occurrence triggers

Premium Thresholds

- \$10,000 Minimum Policy Premium
- \$1,500 per million

Minimum Underlying Requirements

- Underlying carriers must have an A.M. Best rating of "A-", FSC VII, or better
- General Liability: \$1million / \$2 million / \$2 million
- Automobile Liability: \$1 million CSL
- Liquor Liability: \$1million / \$2 million
- Employers Liability: \$500,000 / \$500,000 / \$500,000
- Employee Benefits: \$1 million / \$1 million: Claims Made or Occurrence

Submission Requirements

- ACORD Commercial Insurance Application and Excess/Umbrella Application, as well as a Commercial General Liability Application with a complete Description of Operations
- AmTrust E&S Auto Supplemental Application or equivalent
- Auto Fleet breakout by vehicle type, including radius of operations, commodities hauled and drivers list
- Copy of underlying carrier quote letters
- Minimum five years of currently valued company loss runs for all underlying coverages, with a description of large losses in excess of \$250,000

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Approved in all 50 states, our products are distributed exclusively through a select number of licensed and contracted Excess and Surplus brokers.

Appetite & Availability

Our excess product was designed to complement our niche primary business, targeting a broad range of hard-to-place commercial exposures:

Contractors:

- Commercial general contractors and specialty trades
- Residential artisan contractors
- Boiler installation
- Concrete construction
- Custom homebuilders
- Conduit construction
- Demolition (no blasting)
- Excavation and grading
- HVAC: Installation, service or repair
- Landscaping services
- Machinery installation, service or repair
- Metal erection – up to five stories
- Plastering and stucco work
- Roofers
- Water/Sewer

Manufacturers & Distributors:

- Auto, bus and truck parts
- Construction Equipment
- Compressors, pumps and valves
- Distributors - General
- Electrical components and equipment
- Industrial machinery and equipment
- Instruments: process, control, analytic and diagnostic
- Machinery manufacturers including conveyor systems, material handling, agricultural, recycling and waste management
- Medical Equipment - Non-invasive
- Plastic, rubber or metal supply goods
- Steel products: fabrication, pipe and tubing
- Tanks and pressurized vessels
- Textiles

Premises-Related Exposures:

- Condominium Associations
- Office Buildings and Industrial Parks
- Lessors Risk Schedules
- Restaurants and Taverns
- Recreational Facilities and Resorts
- Theaters and other venues
- Vacant land
- Vacant buildings
- Wholesale distributors
- Warehousing



Point. Click. Content!

Click below for the complete version of this sell sheet.

DOWNLOAD



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com