

In addition to our Lloyd's products, we are happy to announce that we have added a commercial property and casualty market for Alabama, Mississippi and Florida. We have partnered with **Atlantic Casualty**, a privately owned, **AM Best A-** rated commercial insurance carrier with over 50 years in the industry. Having met with the family of owners, we feel that this relationship will provide an important resource for your commercial clients for many years to come.

****Online self-rating portal available. Contact SSIU for access.****

Program Highlights

- Maximum GL limits are \$2M per occurrence, \$4M general aggregate
- Blanket Additional Insureds are \$500, fully earned
- Blanket Vendors AI on submit basis
- Waiver of Subrogation is \$50 fully earned
- Blanket Waiver of Subrogation is \$200, up to \$10,000 premium (approval required for higher)
- Per Project Aggregate is 10% of the GL premium, \$250 minimum premium
- Blanket Per Project with \$5M cap on a submit basis for pricing
- Per Location Aggregate is 10% of the GL premium, \$250 minimum premium
- Blanket Primary and Non-Contributory Wording, \$250 fully earned
- Additional Insured Form is available for Lowes, Home Depot and "Big Box" stores with no prior approval for \$500
- Additional Insured Form is offered on a submit basis for others with the following information, with price varying depending on the responses:
 1. Who are they working for?
 2. What type of work is being performed?
 3. What is the length of the job?
 4. What is the total cost of the job?
- Up to 10% discretionary credit may be applied on GL if premium is over \$1,000, no prior losses, and at least 5 years prior experience. No credits may be applied on new ventures. No credits on property.
- Foreclosure Remodeling Class now includes Misc. E&O when required by the bank at \$100 AP.
- Optional Property Damage Extension available to provide coverage for property in the care, custody and control of the insured. Applies to damage to real property as a result of the insured's operations at \$100 AP. \$5,000 per occurrence / \$25,000 aggregate. (Submit if any losses on E&O or loss over \$5,000 on CCC or if higher limits are needed.)

For Residential Custom Homebuilders and Commercial General Contractors who meet the following guidelines:

- Minimum 3 years experience
- Sales or receipts not to exceed \$3M annually
- Residential work not to exceed 10 homes per year
- Commercial buildings not to exceed 3 stories and/or 15,000 square feet
- The GC must be licensed where required by law and use insured sub-contractors
- The GC must use a written contract with all sub-contractors

ALABAMA TOP CLASSES

- **Dwellings** - One Family (Lessors Risk Only)
- **Dwellings** - Two Family (Lessor's Risk Only)
- **Remodeling**
- **Truckers** - Excluding Automobile Bodily Injury
- **Handyperson**
- **Vacant Buildings** - Not Factories
- **Buildings or Premises** - Bank or Office
- **Contractors** - Subcontracted Work
- **Mobile Home Parks or Courts**
- **Carpentry** - Interior
- **Painting** - Interior Buildings or Structures
- **Landscape Gardening**
- **Heating/Combined Heating & Air Conditioning**
- **Prefabricated Building Erection**
- **Restaurants** - with alcohol sales of less than 30%

ALABAMA EXCEPTIONS

- \$18,300 is annual individual payroll applicable to executive officers, individual insureds or co-partners.
- Company general liability policy minimum premiums represent the lowest amount for which an annual insurance policy may be written. For terms less than one year, please see operating procedures for short-term policies. The table below applies to all risks with the exception of Special Events Liability, Vacant Property (GL) and Short Term Policies (refer to GL Section, Vacant Property and Special Events Liability sections).
- Policy minimum premiums are subject to adjustment for cancellation. In the event of cancellation, a 25% minimum earned premium is applicable (25% of the total policy premium).

NON-CONTRACTORS PACKAGE MINIMUM PREMIUMS

Occurrence Limit	100,000	300,000	500,000	1,000,000
GL	\$325	\$425	\$475	\$525
Property	\$250	\$250	\$250	\$250
Total Package Premium	\$575	\$675	\$725	\$775

NON-CONTRACTORS MONO-LINE GENERAL LIABILITY MINIMUM PREMIUMS

Occurrence Limit	100,000	300,000	500,000	1,000,000
	\$325	\$425	\$475	\$525

CONTRACTORS GENERAL LIABILITY MINIMUM PREMIUMS (Regardless of Package or Monoline)

Occurrence Limit	100,000	300,000	500,000	1,000,000
GL	\$325	\$425	\$475	\$525
Property	\$250	\$250	\$250	\$250
Total Package Premium	\$575	\$675	\$725	\$775

MISSISSIPPI TOP CLASSES

- **Dwellings** - One Family (Lessors Risk Only)
- **Remodeling**
- **Truckers** - Excluding Automobile Bodily Injury
- **Handyperson**
- **Vacant Buildings** - Not Factories
- **Buildings or Premises** - Bank or Office
- **Painting** - Interior Buildings or Structures
- **Painting** - Exterior
- **Prefabricated Building Erection**
- **Restaurants** - with alcohol sales of less than 30%
- **Grading of Land**
- **Janitorial Services**
- **Septic Tank Systems**
- **Stores** - No Food or Drink
- **Lawn Care**
- **Electrical Work**
- **Halls**
- **Beauty Parlors, Hair Styling Salons**
- **Vacant Land**
- **Warehouses - Miniwarehouses**

MISSISSIPPI EXCEPTIONS

- \$10,400 is annual individual payroll applicable to executive officers, individual insureds or co-partners.
- Company general liability policy minimum premiums represent the lowest amount for which an annual insurance policy may be written. For terms less than one year, please see operating procedures for short-term policies. The table below applies to all risks with the exception of Special Events Liability, Vacant Property (GL) and Short Term Policies (refer to GL Section, Vacant Property and Special Events Liability sections).
- Policy minimum premiums are subject to adjustment for cancellation. In the event of cancellation, a 25% minimum earned premium is applicable (25% of the total policy premium).

NON-CONTRACTORS PACKAGE MINIMUM PREMIUMS

Occurrence Limit	100,000	300,000	500,000	1,000,000
GL	\$300	\$400	\$450	\$500
Property	\$250	\$250	\$250	\$250
Total Package Premium	\$550	\$650	\$700	\$750

NON-CONTRACTORS MONO-LINE GENERAL LIABILITY MINIMUM PREMIUMS

Occurrence Limit	100,000	300,000	500,000	1,000,000
	\$300	\$400	\$400	\$500

CONTRACTORS GENERAL LIABILITY MINIMUM PREMIUMS (Regardless of Package or Monoline)

Occurrence Limit	100,000	300,000	500,000	1,000,000
	\$400	\$500	\$650	\$750

FLORIDA TOP CLASSES

- **Remodeling**
- **Dwelling** - One Family (Lessor's Risk)
- **Contractors** - Subcontracted Work
- **Buildings or Premises** - Bank or Office
- **Roofing**
- **Truckers** - Excluding Automobile Bodily Injury
- **Swimming Pool Installation/Servicing/Repair**
- **Handyperson**
- **Sales or Service Organizations**
- **Carpentry** - Interior
- **Contractors** - Subcontracted Work
- **Apartment Buildings**
- **Vacant Land**
- **Painting** - Exterior

FLORIDA EXCEPTIONS

- \$16,700 is annual individual payroll applicable to executive officers, individual insureds or co-partners.
- Company general liability policy minimum premiums represent the lowest amount for which an annual insurance policy may be written. For terms less than one year, please see operating procedures for short-term policies. The table below applies to all risks with the exception of Special Events Liability, Vacant Property (GL) and Short Term Policies (refer to GL Section, Vacant Property and Special Events Liability sections).
- Policy minimum premiums are subject to adjustment for cancellation. In the event of cancellation, a 25% minimum earned premium is applicable (25% of the total policy premium).

NON-CONTRACTORS PACKAGE MINIMUM PREMIUMS

Occurrence Limit	100,000	300,000	500,000	1,000,000
GL	\$300	\$400	\$450	\$500
Property	\$250	\$250	\$250	\$250
Total Package Premium	\$550	\$650	\$700	\$750

NON-CONTRACTORS MONO-LINE GENERAL LIABILITY MINIMUM PREMIUMS

Occurrence Limit	100,000	300,000	500,000	1,000,000
	\$300	\$400	\$450	\$500

CONTRACTORS GENERAL LIABILITY MINIMUM PREMIUMS (Regardless of Package or Monoline)

Occurrence Limit	100,000	300,000	500,000	1,000,000
	\$400	\$500	\$650	\$750

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GENERAL LIABILITY PROGRAM

Serviced by SSIU



CLASSIFICATION EXCEPTIONS

Tree Trimmers

- Minimum of 2 years experience AS THE SAME ENTITY
- Minimum PD per claim deductible is \$2500
- Minimum Premiums for both new and renewal business for this class are as follows:

POLICY MINIMUM PREMIUMS FOR TREE TRIMMERS

Occurrence Limit	100,000	300,000	500,000	1,000,000
	\$1500	\$2000	\$2500	\$3500

Roofers

- Minimum Premiums for both new and renewal business for this class as follows:

POLICY MINIMUM PREMIUMS FOR ROOFERS

Occurrence Limit	100,000	300,000	500,000	1,000,000
	\$1000	\$1000	\$1500	\$2500