



Integrity

Professionalism

Service

Knowledge

January 2009

Claims Handling

Russell Bond on the Move

Product Shorts

- Railroad Protective Liability
- Non Profit D&O Package
- Condo & Renters
- Janitorial Services

Environmental Service Providers

Cyber Liability

866 Ellicott Square Bldg.
295 Main Street
Buffalo, NY 14203-2595

1670 Whitehorse-Hamilton
Square Road
Hamilton, NJ 08690

233 College Highway
Southampton, MA 01073

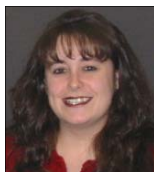
(800) 333-7226
www.RussellBond.com
Fax (800) 677-6779

It's More Than Just Writing the Business

Kim Thome, our claims representative, recently received this note: *"Thank you so much for your assistance with this claim. This is another example that solidifies our position that Russell Bond is above and beyond when it comes to service and expertise. Please pass this on to your supervisor as the company should be aware of your excellent service! Thank you again--Have a happy and healthy New Year!"*

We believe the claims handling process is one, if not *the* most important part of the sales process. With this in mind Kim's responsibilities have been designed to help you and your staff avoid the frustrations that can occur when navigating the complexities of filing/following up on claim incidences involving your clients.

- Prompt reporting of claims to the insurer with an acknowledgement provided to you within 24 hours and in most cases, the same day.
- Notice whenever the status of a claim changes
- Offer suggestions on reporting claims so that the insurer receives an accurate and complete understanding of the claim
- Review all denials and Reservations of Rights letters. We will work with you and the insurer where it is believed the response is not appropriate.
- Work with you and your Russell Bond account contact to customize a claims reporting process for large accounts or those with special requirements.



Please contact Kim with any claims questions.
Kim Thome ASLI, AS, AIS
800-333-7226 ext 191
kthome@russellbond.com

Russell Bond on the Move

<u>Date</u>	<u>Event</u>	<u>Location</u>	<u>Who</u>
JANUARY			
21	Pioneer Valley Insurance Group	Holyoke, MA	Barbara, Tony K.
25 - 28	American Bankers Association	Weston, FL	Tony A.
30	PIA Metro RAP	New York, NY	Derek, Liz
FEBRUARY			
2 - 3	IIABNY Capital Event	Albany, NY	TBD
25 - 28	NAPSLO Mid Year	Palm Springs, CA	Kurt
MARCH			
11	Westchester E-Day	Westchester, NY	Mike, Tony K.
13 - 17	AAMGA Automation Conference	San Diego, CA	Mark
15 - 17	PIA Connecticut Convention	Foxwoods Casino, CT	Barbara, Tony K.
22 - 25	Insurance Women Conference	Niagara Falls, NY	Michelle D.
26 - 27	SL Law Group	San Diego, CA	Kurt

Click to view *"What We're Writing"*, a sample of accounts recently written.

**Unless noted otherwise, all products are available in
CO, CT, GA, IA, LA, MA, MS, NV, NH, NJ, NY, OH, PA, SC, TN, TX, VA & VT**

JANITORIAL SERVICES

Targets risks that perform interior cleaning of offices, residential or mercantile properties. Can include operations that do floor waxing, carpet cleaning and window washing.

Coverage highlights:

- Limits up to \$1,000,000 / \$2,000,000 (Excess limits available)
- Premiums start at \$425

Optional coverages:

- Property Damage Extension: \$5,000 occ. / \$25,000 agg.
- Janitorial Equipment (\$10,000), Rental Reimbursement (\$5,000), Lost Key (\$25,000)
- Blanket Additional Insured
- Non-owned Auto Liability: Optional limits up to \$1,000,000
- Umbrella Available: Up to \$5,000,000
- Owned Auto, Workers Compensation, Employment Practices Liability and Crime available

Contact:

Jeff Latke, ext. 147 jlatke@RussellBond.com
Barbara Simpson, ext. 241 bsimpson@RussellBond.com
Chris Moyer, ext. 149 cmoyer@RussellBond.com
Mike Kraus, ext. 330 mkraus@RussellBond.com
Susan O'Brien, ext. 134 sobrien@RussellBond.com



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CONDOMINIUM UNIT OWNERS

Targeting Condo Owners / Investors who rent to others and Condo / Apartment Renters

Product Highlights:

- Coverage A (Property) limit up to \$100,000
- Coverage C (Contents Coverage) limit up to \$200,000
- Replacement Cost on Contents available
- Deductible start at \$500
- Credits available for Central Station Fire and Burglar Alarm Systems

Eligible risks include (but not limited to):

- Named Insured can be a Trust, Estate, Limited Partnership, Family Partnership and a Limited Liability Corporation
- Coastal exposures
- Short term rentals

Contact:

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NON PROFIT D&O PACKAGE

D&O, Business Owners, Commercial GL/ Prop., EPL, Special Events and Liquor all on one policy.

Eligible risks include (but not limited to):

- Community Associations
- Charitable Organizations
- Chambers of Commerce
- Counseling Centers
- Historical Societies
- Trade Associations

Coverage Highlights:

- Abuse & Molestation Coverage available
- Third Party Sexual Harassment and Third Party Discrimination
- Defense Costs outside the Limit
- Full Prior Acts
- General Liability Occurrence Basis
- Hired & Non Owned Auto available
- Fiduciary Liability coverage starting at \$100 available
- Separate limits for D&O / EPL & BOP
- Unlimited Extended Reporting Period for former Directors & Officers
- Premiums start at \$1,300

Contact:

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Jackie Oddo, ext. 161 joddo@RussellBond.com
Betsy Eagan, ext. 130 eeagan@RussellBond.com



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RAILROAD PROTECTIVE LIABILITY

Project specific coverage that protects rail operations from losses that arise from the activities of a contactor working within 50 feet of the railroad

Classes include (but not limited to) contractors working for the railroad and at rail crossings

Coverage Highlights:

- Policy can be extended to cover Pollution, Punitive Damages
- Occurrence Form

Premiums / Limits - Occurrence Basis:

- \$3,000 Minimum Premium for short term policies
- \$5,000 Minimum Premium for annual policies

Contact:

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Environmental Service Providers

General Liability, Contractors Pollution Liability and Professional Liability for contractors, consultants, engineers, manufacturers, distributors and those involved in the production of goods that can give rise to a pollution condition.

Targeted operations (but not limited to):

- Asbestos abatement
- Crime Scene cleanup
- Environmental drilling (*not gas/oil*)
- Groundwater remediation
- Hazardous Material clean up
- Landfill Construction contracting
- Lead-Based Paint abatement
- Light Ballast removal
- Liquid Waste remediation
- Medical Waste pickup
- Radon mitigation
- Soil remediation
- Spill cleanup
- Waste incineration
- Wetlands contracting



Coverage Highlights:

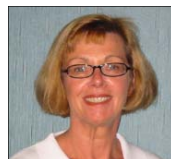
- Blended forms can create an environmental “package policy”
- Follow Form Excess is available
- Limits up to \$10,000,000
- Claims Made or Occurrence Form
- Minimum Deductible: \$2,500
- **Premiums start at \$3,000**



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Jackie Oddo, ext. 161
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Cyber Liability

Every two seconds *Identity Theft* claims another victim. Average total cost per reported incident was more than \$6.3 million per breach and ranged from \$225,000 to almost \$35,000,000.

Policy covers:

- **Cyber Liability** - Electronic display, electronic transmission or electronic dissemination of private information
- **E-Business Interruption and Extra expenses** - Business income loss the insured incurs because of impairment of denial of operations resulting from fraudulent access or transmission as well as extra expenses incurred from either actual or potential impairment of denial.
- **E-Threat Expenses** - Funds or property the insured surrenders and expenses that are incurred including fees/expenses of independent negotiator or consultant; travel and accommodation expense/other reasonable expense incurred
- **E-Vandalism Expenses** - Costs of blank media and labor for transcription or copying data or media furnished by the insured in order to reproduce the data or media
- **Privacy Notification Expenses** - Costs of notifying persons who may be directly affected by the misappropriation of a record and includes; changing their account numbers; other identification numbers and security codes as well as providing them with credit monitoring to protect them against fraudulent use of the record
- **Crisis Management** - Cost to retain an independent public relations consultant and cost associated with advertising and public relations media
- **Reward Expense** - Amounts the insured pays to an informant for information that leads to the arrest and conviction of those responsible for a cyber-attack

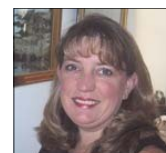


Privacy risks differ from every business, but all businesses face them one way or another. Many clients have yet to recognize the breadth of their exposure. Any organization that maintains any form of private records, or utilizes the services of a third party vendor, risks suffering a data breach. *And many are not aware their GL won't pick up this exposure!*



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joddo@RussellBond.com

Contact Jackie or Tonya for
the appropriate application.



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tholleder@RussellBond.com