



Integrity

Professionalism

Service

Knowledge

April 2009

Did you Know?

Russell Bond on the Move

Product Shorts

- Landscapers & Tree Trimmers
- Aviation Liability
- 1-4 Family Dwelling
- Cyber Liability

Healthcare Facilities

Special Events

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

Did You Know?

Employment Practices Liability

- Your client is more likely to have an Employment Practices Liability (EPLI) claim than a slip and fall claim.
- The average defense costs of an EPLI claim is \$150,000.

Errors & Omissions

- If your clients are providing professional service for a fee, they have an E&O exposure.
- Even if the suit is frivolous, clients still need to defend themselves, the cost of which could be significant if there is no E&O coverage in place.

Directors & Officers

- Your clients sitting on a For-Profit or Not For-Profit board of directors may have personal financial responsibility in the event of a lawsuit.
- According to a private company risk survey, 26% of executives reported that their company or its directors and officers were sued by a customer, government agency, vendor or partner / shareholders.

Tenant Discrimination

- Your clients who own apartment buildings can be sued by individuals who feel that the rental process was discriminatory.
- HUD is actively monitoring discriminatory practices and bringing regulatory allegations where they find wrongdoing.

Our Professional Liability team can provide insurance solutions for all these situations. Tonya, Jackie and Betsy have combined experience of over 35 year in the Professional Liability arena. Please call them to discuss any Professional Liability topic.



Tonya Hollederer, ext. 133
tholleder@RussellBond.com



Jackie Oddo, ext. 161
joddo@RussellBond.com



Betsy Eagan, ext. 130
eeagan@RussellBond.com

Russell Bond on the Move

APRIL

21	PIA Long Island RAP	Great Neck, NY	Jayme, Mike
21	NH IIA Tradeshow	Manchester, NH	Barbara
23	Buffalo I-Day	Buffalo, NY	Various
23	Pittsburgh I-Day	Pittsburgh, PA	Liz, Nancy

MAY

6	ELANY Annual Meeting	NYC	Gary
6 - 8	NYSASIC Spring Conference	Saratoga Springs, NY	Jeff, Tonya
11 - 13	PIWA Legislative Meeting	Albany, NY	Gary
16 - 20	AAMGA Annual Meeting	Boca Raton, FL	Kurt

JUNE

7 - 9	PIA NY / NJ	Atlantic City, NJ	Liz, Tony K.
15	Vermont IIA Convention	Vergennes, VT	Barbara
25	Connecticut Convention	Saybrook, CT	Barbara

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

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

LANDSCAPERS & TREE TRIMMERS

General Liability coverage for: (but not limited to)

Landscape Gardening: Risks involved in laying out grounds, planting trees, shrubs, flowers or lawns. Can also install and maintain lawn sprinkler systems.

Tree Trimmers: Including tree removal, trimming, pruning, spraying and stump grinding.

Lawn Care Services: Risks which provide services for lawn care such as mowing, fertilizer, edging or cleaning lawns, including removal of leaves and preventing growth of or killing weeds, including lawn spraying contractors.

Coverage highlights:

- Pesticide / Herbicide Applicator coverage available
- In-Transit Pollution available
- **Premiums start at \$500**
- Errors & Omissions available
- Limits to \$3 Mil. / \$3 Mil. with Excess Limits available

Contact:

Chris Moyer, ext. 149 cmoyer@RussellBond.com

Susan O'Brien, ext. 134 sobrien@RussellBond.com

Mike Kraus, ext 330 mkraus@RussellBond.com

Jeff Latke, ext. 147 jlatke@RussellBond.com

Barbara Simpson, ext. 241 bsimpson@RussellBond.com (NE only)



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AVIATION LIABILITY

Aircraft Liability

- Charter & Industrial - \$100 million CSL
- Pleasure & Business - \$5 Million CSL
- Instruction & Rental - \$1 Million CSL
- Non-owned Aircraft - \$100 Million CSL

Aircraft Hull Physical Damage

- Various Models - \$12.5 Million

Airport Liability

- \$50 Million

Commercial General Liability

- \$50 Million

Aircraft Products Liability

Available endorsements:

- Hangar Keepers Liability
- Control Tower Liability
- Additional Insureds
- Cargo Liability
- Grounding Liability

Contact:

Liz O'Donnell, ext. 155 lodonnell@RussellBond.com

Tony Ambrose, ext. 143 aambrose@RussellBond.com

Contact Liz or Tony for the appropriate application.

1-4 FAMILY DWELLING

Property and GL for Dwellings up to 4 families

Eligible Risks:

- **Tenant** occupied - 1-4 Family
- **Owner** occupied - 2-4 Family
- Dwelling may be under renovation
- One prior loss acceptable
- Dwellings in coastal areas acceptable

Product Features:

- Building limits available up to \$600,000
- Liability limits up to \$1,000,000
- Named Insured can also be a trust, estate, limited partnership or family partnership
- Replacement Cost is available
- Higher Liability limits available under an Umbrella

Program Advantages:

- Comprehensive Personal Liability coverage is optional
- No Roof Exclusion

Contact:

Jayme Kralick, ext. 263 jkralick@RussellBond.com



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CYBER LIABILITY

Providing the insured entity, employees and management with Defense and Indemnity in the event the are sued by a third party.

Personal information at risk includes:

- Credit Card Numbers
- Financial Information
- Medical Information
- Social Security Information

Policy Highlights:

- Cyber Liability
- E-Business Interruption / Extra Expenses
- E-Threat Expenses
- E-Vandalism
- Privacy Notification Expenses
- Crisis Management
- Reward Expenses

Contact:

Tonya Holleder, ext. 133 tholleder@RussellBond.com

Jackie Oddo, ext. 161 joddo@RussellBond.com

Contact Tonya or Jackie for the appropriate application.

Healthcare Facilities

Broad, flexible coverage to address
the precise requirements of Healthcare Facilities.

Eligible risks include: (but not limited to)

Hospitals and Healthcare Facilities

- Cancer Hospitals
- Community General Hospitals (20-400 occupied beds)
- Critical Access Hospitals
- Rehabilitation Hospitals (low to medium acuity residents)

Miscellaneous Medical Facilities

- Adult Day Care Centers
- Air Transport Operations
- Allied Health Schools
- Ambulances / Ambulance Service
- Bariatric Facilities
- Birthing Facilities
- Blood Banks
- Cancer Research
- Cord Blood Facilities
- Correctional Health Facilities
- Dental Clinics
- Dialysis Centers
- Disease Management Centers
- Drug Wholesalers
- Fertility Clinics
- Hospices
- Lasik Centers
- Labs
- Magnetic Resonance Imaging (MRI) Centers
- Occupational Medicine Facilities
- Rehabilitation Clinics
- Student Health Centers
- Surgery Centers / Surgicenters
- Wellness Centers
- Women's Healthcare Centers
- Weight Loss Centers



Physician Groups / Medical Groups (10+ Physicians)

Coverage Features:

- General Liability, Professional and Umbrella / Excess Liability (up to \$25 Mil) available
- First Dollar and low deductibles / retentions
- Claims Made Form
- Incident Reporting Trigger
- Optional Defense Costs Outside the Limit

Companion Products:

- Automobile
- D&O, EPLI, Cyber Liability
- Group Personal Umbrella
- Workers Compensation



Tony Ambrose, ext. 143
aambrose@RussellBond.com

**Contact Tony or Nancy
to get started.**



Nancy Cooley Foerster, ext. 153
ncooley@RussellBond.com

Special Events

Special Event Liability and Liquor Liability are available for both venue and vendors at one day and multiple day events.



Eligible classes include (but not limited to):

- Animal Show
- Bicycle / Running Race
- Boat Show
- Carnivals / Fairs
- Concerts incl. rock bands
- Consumer Shows
- Dances
- Fashion Shows
- Fishing Tournaments
- Fireworks Displays
- Gun Shows
- Hot Air Ballooning
- Parades
- Picnics
- Tractor Pulls

Additional Coverages available:

Event Weather:

- Event Cancellation, Weather related event promotion

Prize Indemnity:

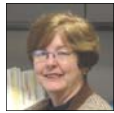
- Basketball Hoop Shoots, Hole-in-One contests, etc.

And it's not too early to think about:

- Arts and Crafts Shows
- Corn Mazes
- Grad Nights
- Haunted Houses
- Hay Rides
- Proms
- Pumpkin Patches
- Turkey Shoots



Mike Kraus, ext. 330
mkraus@RussellBond.com



Chris Moyer, ext. 149
cmoyer@RussellBond.com



Rick Smith, Ext. 131
rsmith@RussellBond.com



Susan O'Brien, Ext. 134
sobrien@RussellBond.com



Jeff Latke, ext. 147
jlatke@RussellBond.com



Barbara Simpson, ext. 241
bsimpson@RussellBond.com
(New England Only)



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