



Integrity

Professionalism

Service

Knowledge

May 2009

Automation

Outbreak Coverage

Product Shorts

- Farms & Ranches
- Long Term Care Facilities
- Valuable Articles
- Garage Dealers Liability

Private Company D&O

Worldwide Marine

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Automation & Ease of Doing Business

We continue to invest heavily in automation--what does that mean to you?

- Click a Quote**--we now have an on line, real time rating system that allows you to quote Personal, Commercial and Professional Lines of business. Classes of business include: Employment Practices Liability, Personal Umbrella, Restaurants, Special Events, Truckers Liability and Vacant Dwelling.
- Certificates of Insurance**--you have the ability to produce Certificates of Insurance from our website for most policies (where no adjustments in coverage are required).
- Policy Delivery**--introduction of electronic forwarding of policies to your office has enhanced the speed of delivering policies. We have also found that many brokers have taken advantage of this by delivering the policy to their clients electronically, as well as storing them in their agency management system in lieu of paper files.
- Affidavits and Premium Finance Agreements**--documents are provided partially completed requiring little additional input on your part to complete the transaction.
- Improved payment terms**
 - In many instances the ability to bind coverage without receipt of your agency check
 - Electronic payment of premiums owed
 - Ability to accept e-mail requests to bind coverage

Additional initiatives being looked at to make it even easier to do business with us include:

- Access to expiration lists
- Completion of new business applications on line
- The ability to update the expiring policy application by revising information that may have changed

We are anxious to continue to make it easier for you to do business with us and welcome your suggestions

Gary Holleder
Executive Vice President
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Outbreak Coverage

Recently we sent out a one page flyer on Outbreak Coverage and received a tremendous response, asking for more information and applications. Liz, Tony and Nancy continue to receive inquiries, however, although the unease surrounding swine flu has subsided (at least temporarily), some health officials are concerned that the fall season could reintroduce the swine flu with even **greater** intensity. Schools, campgrounds, restaurants and many other businesses that rely on public participation have a need for this coverage. Note: One of our carriers has just reduced the minimum premium to \$1,000. Liz, Tony and Nancy will be happy to answer any questions you or your clients may have.



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Tony Ambrose ext. 143
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Nancy Cooley Foerster, ext. 153
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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, NY, OH, PA, RI, SC, TN, TX, VA & VT

FARMS & RANCHES

General Liability and / or Property: (but not limited to)

Aqua-culture operations including cultivation of natural products found in water environments such as fish, fish bait, frogs, kelp, seaweed and shell fish.

Beekeeping or raising including honey production

Farms and ranches with birds, fur bearing animals, horses, livestock

Grain, field or forage crops including growing or marketing of these items

Greenhouses or hydroponically grown items

Lawn sod and ornamental grasses

Orchards and groves including fruits, berries and nuts

Organic farming

Tree Farms

Unprocessed / raw products such as eggs, hides, meat, wool

Contact:

Mike Kraus, ext 330 mkraus@RussellBond.com

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

Jeff Latke, ext. 147 jlatke@RussellBond.com

Chris Moyer, ext. 149 cmoyer@RussellBond.com

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



Get Application

LONG TERM CARE FACILITIES

Eligible risks include: (but not limited to)

- Assisted Living Facilities (ALF)
- Continuing Care Retirement Communities (CCRC)
- Independent Living Facilities (ILF)
- Skilled Nursing Facilities (SNF)

Coverage Highlights:

- General Liability / Professional Liability
- Occurrence / Occurrence Coverage with Nose options
- Claims Made Policy form also available
- Retroactive Date: Inception or Prior Acts available
- Defense Costs Outside the Limit
- Physical / Sexual Abuse (optional)
- Employee Benefits Liability (optional)
- Non-owned and Hired Auto (optional)
- **Minimum Premiums:**
\$5,000 for ALF, ILF and CCRCs / \$25,000 for SNF

Limits:

- GL - \$1 Mil. / \$3 Mil.
- Umbrella - No limitations
- Professional - \$1 Mil / \$3 Mil.

Contact:

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

Tony Ambrose, ext. 143 aambrose@RussellBond.com

Contact Nancy or Tony for the appropriate application.

VALUABLE ARTICLES

Many valuables are irreplaceable. Do your clients have the proper coverage for items not included under their primary Personal Lines policies?

Most valuables can be covered including:

- Artwork
- Collectables (stamps, coins, figurines)
- Engagement Rings
- Musical Instruments
- Sculptures

Product Highlights:

- Premiums start at \$500
- Risks with prior losses are considered
- No deductible on most policies
- Blanket or Schedule forms available
- Schedule values of \$50,000 and up

Contact:

Jayne Kralick, ext. 263 jkralick@RussellBond.com



Get Application

GARAGE DEALERS LIABILITY

In addition to NY Used Car Dealers, we can now write this class in CT& PA!

Additional classes eligible in CT and PA only:

- Heavy Truck Dealers
- Motorcycle Dealers
- Public Livery Sales
- Recreational Vehicles / Motor Home Dealers
- Trailer Sales

Available Coverages:

- Dealers Open Lot
- Excess Garage Liability
- Garage Keepers Legal Liab.
- Garage Liability
- Plates only
- Property
- Scheduled Auto
- Workers Compensation

Policy Highlights:

- Premiums start at \$750
- Limits from \$1 Mil. to \$25 Mil.

Garage Liability and other coverages (not including plates) also available in MA, NJ & VT.

Contact:

Derek Bucciferro, ext. 138 dbucciferro@RussellBond.com

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

Contact Derek or Susan for the appropriate application.

Private Company D&O

Do your clients think they do not need management liability because they are privately held? Consider this:

Claims can come from anywhere!

Shareholders, investors, partners - allegations can arise from mergers / acquisitions / financial performance; executive compensation; stock or other offerings; conflict of interests; etc.

Customers, clients, consumer groups - allegations can arise from extension; refusal of credit debt collection; deceptive trade practices; contract dispute; restraint of trade; dishonesty; cost; quality of product or service

Other third party claims against Directors & Officers (D&O's) of private companies - anti-trust, business interference; copyright / patent infringement; competitor disputes; prospective company acquisition; company defamation; tax issues; regulatory / other government issues



What does this policy do?

- Protect the personal assets of a company's D&O's
- Protect the company assets
- Provide reimbursement to the organization to indemnify D&O's for their losses
- Help the company monitor and provide Defense Costs associated with responding to lawsuits and investigations

Consider these real life situations:

Creditor Claim - Plaintiff filed a complaint against individual D&Os of a company alleging that its CEO, CFO, & COO conspired to use the plaintiff's services to furnish, install and repair the company's equipment knowing that it was insolvent and was planning to file for bankruptcy protection. Causes of action included: (1) fraud, misrepresentation and non-disclosure; (2) deceptive trade practices; and (3) civil conspiracy. *Total settlement and defense of the individually named defendants exceeded \$100,000.*

Misappropriation of Trade Secrets - A wholesale supplier and distributor of food products meets with a sales representative of a new product line they are considering. The sales representative communicated that in order to develop a long-term exclusive relationship within the designated territory, the wholesaler must provide her with information regarding its business operations, customers, and trade secrets. Later on, the sales representative opened her own wholesale distributorship within the same territory. *This claim is currently being defended and defense costs have exceeded \$450,000.*



Tonya Holleder, ext. 133
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Contact Tonya or Jackie
to get started.



Jackie Oddo, ext. 161
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Worldwide Marine Coverages



Domestic and Worldwide Hull coverage

for small & large watercraft / vessels including:

- Barges
- Bulk Carrier
- Crew Boats
- Charter Boats
- Ferries
- Roll-on-roll-off Vessels
- Tankers
- Tugs

Marine Liability

Stevedore's - Third party BI and PD arising out of load and unloading

Warfingers - Wharf Owner 3rd party BI & PD arising out of care and custody of vessel

Terminal Operator - Combines Stevedore's and Wharf Owners

Ship Repairer - Insured & Third party exposures arising out of repair operations

Charterer - Insured's liability assumed under a charter party for P&I and Hull exposures

Bumpershoot - Higher limits available including collision

Worldwide Cargo Coverage

for warehouse to warehouse coverage of goods in transit for distributors



Liz O'Donnell, ext. 155
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Contact Liz for the
appropriate application.