



*Integrity*

*Professionalism*

*Service*

*Knowledge*

**June 2009**

**Meeting with You**

**Insuring Bankrupt Companies**

**Product Shorts**

- Insurance Agents E&O
- Medical Professional Liability
- Event Cancellation
- Workers Compensation

**Personal Umbrella for High Risk Drivers**

**Liquor 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

## Meeting with You

We do appreciate the opportunity to meet with you, whether at a convention or your office. If you feel a personal visit from one of our Marketing Team or a specific Broker/Underwriter would be beneficial, please contact Tony Kubera [Tkubera@Russellbond.com](mailto:Tkubera@Russellbond.com) to request a meeting. We promise to do our best to meet your request as soon as possible.

Since the beginning of the year we have participated in many I Days and Conventions, including: Westchester E Day, PIA Connecticut Convention, and Pittsburgh I Day. This week, Barbara Simpson will be exhibiting at Vermont I Day and back in Connecticut for agency visits later in the month.



We were represented at the recent 2009 PIA New Jersey/New York Joint annual conference held June 7, 8, 9 @ the Trump Taj Mahal in Atlantic City. The schedule of events included CE sessions, exhibitor discussions as well as recognition of outstanding insurance professionals. Pictured above are Tony Kubera and Liz O'Donnell with Richard Savino, CEO of Warwick Resource Group.

## Insuring Bankrupt Companies

We have insurers that understand the insurance needs of companies in Bankruptcy and those responsible for them. We can quickly provide the coverage required by the Debtor, Trustee, Receiver and / or Creditor Committee. Available coverages include:

<b>Crime</b>	<b>Directors &amp; Officers</b>	<b>Employment Practices</b>	<b>Fiduciary</b>
<i>Contact</i> Betsy Eagan, ext. 130; Tonya Holleder, ext. 133; Jackie Oddo, ext. 161			
<b>General Liability</b>	<b>Inland Marine</b>	<b>Property</b>	<b>Umbrella</b>
<i>Contact</i> Mike Kraus, ext. 330; Jeff Latke, ext. 147; Chris Moyer, ext. 149; Susan O'Brien, ext. 134; Barbara Simpson, ext. 241 ( <i>New England only</i> )			
<b>Commercial Automobile</b>		<b>Workers Compensation</b>	
<i>Contact</i> Derek Bucciferro, ext. 138			

Examples of risks in bankruptcy include: *Auto Hauler, Auto Service Center, Commercial Nursery, Commercial Real Estate, Fire Truck Manufacturer, Giftware Manufacturer, Hospital, Hotel Franchise, HVAC Manufacturer, Real Estate, Real Estate Developer, Restaurant Franchise, Retail Department Store, Social Service Transport.* Contact your Russell Bond underwriter for more help.

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**

## **INSURANCE AGENTS E&O**

**Are you happy with your own E&O program?**

### **Eligible Risks:**

- Agents with claim activity
- Life and P&C agents
- MGA's / MGU's / E&S
- Newly licensed agents
- Non-Medical TPA's
- Specialty agents

### **Coverage Highlights:**

- Duty to Defend Wording
- Defense Outside the Limits available
- Personal Injury Coverage
- Primary Limits up to \$10,000,000
- Broad def. of Wrongful Act
- Full Prior Acts Coverage available
- Limited Insurer Insolvency Exclusion
- Competitive Market for Personal Lines Agents Writing Non-Standard Auto

***No Premium Volume Restrictions  
No Limitation on MGA Business Placements***

#### **Contact:**

**Betsy Eagan, ext. 130 eeagan@RussellBond.com**  
**Jackie Oddo, ext. 161 joddo@RussellBond.com**  
**Tonya Holleder, ext. 133 tholleder@RussellBond.com**



**Get Application**

## **EVENT CANCELLATION**

**Protect your clients investment expenditures  
and get peace of mind!**

### **Event Cancellation can include:**

- Adverse weather
- Death
- Illness related
- Non-appearance
- Terrorism
- Travel delays

### **Product Highlights:**

- Celebrities welcome!
- Partial expenses prior to the event
- All covered causes specified
- Over \$1,000,000 capacity
- Expenses legally incurred

***Premiums start at \$1,000***

#### **Contact:**

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

**Contact Liz for the appropriate application.**

## **MEDICAL PROFESSIONAL LIABILITY** *(Primary & Excess)*

**Available in many states, including  
excess of MLMIC in New York**

### **Target operations include:** (but not limited to)

- Hospitals
- Multi hospital systems
- Psychiatric facilities
- Specialty hospitals

### **Product Highlights:**

- \$20 Million capacity
- Limits available over SIR accounts
- Claims Made Professional Liability and Occurrence General Liability
- Coverage available over GL, PL, AL, EBL and EL

***Primary and Excess SIR also available***

#### **Contact:**

**Tony Ambrose, ext. 143 aambrose@RussellBond.com**  
**Nancy Cooley Foerster, ext. 153 ncooley@RussellBond.com**

**Contact Tony or Nancy for the appropriate application.**

## **WORKERS COMPENSATION** *(including New Ventures)*

### **Classes considered:** (but not limited to)

- Beauty & Barber Shops
- Computer Programmers / Consultants (with primarily office exposures)
- Insurance Agents
- Laundry / Dry Cleaners (no vehicle exposures)
- Motels (franchised)
- Restaurants
- Retail Stores
- Professional Office exposures: dentist, doctor, lawyer, CPA's

### **Program Highlights:**

- Premiums start at \$500 for most classes
- Payment plans for premiums over \$1,000
- Direct billed to insured
- Automatic renewals

***Will consider businesses in operation with  
Target Exp. Mod. Range .70 - 1.30***

#### **Contact:**

**Derek Bucciferro, ext. 138 dbucciferro@RussellBond.com**  
**Susan O'Brien, ext. 134 sobrien@RussellBond.com**

**Please use ACORD applications**

# Personal Umbrella for High Risk Drivers



**For applicants with prior losses and / or multiple accidents, multiple violations, drug / alcohol related offenses as well as youthful and elderly operators**

## **Eligible risks include:**

- Risks with up to five at fault accidents in the household
- Drivers with up to five violations
- Households with up to 10 violations among all drivers
- Drivers with one drug or alcohol related offense
- Households with no more than two drug /alcohol offenses
- Households with up to three major convictions

## **Product Highlights:**

- Unlimited number of operators under the age of 23 and operators over the age of 69
- True Umbrella coverage
- No self-insured retention
- Limits up to \$5,000,000 available
- \$25,000 of Excess Uninsured / Underinsured Motorists coverage included in the basic premium. Additional excess UM / UIM limits are available

**Premiums  
Start At  
\$250**



**Note:** Product is also available through *Click a Quote*.



**Jayme Kralick, ext. 263**  
jkralick@russellbond.com

**Get Application**

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1670 Whitehorse - Hamilton Square Road | Hamilton | NJ | 08690  
233 College Highway | Southampton | MA | 01073  
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# Liquor Liability



**For small to medium-sized risks that sell, serve or distribute alcohol for on or off-premises consumption.**

## **Eligible classes include** (but not limited to):

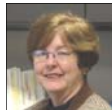
- Banquet Facilities
- Bars / Taverns / Adult Entertainment Clubs
- Bowling Alleys
- Country Clubs
- Miscellaneous categories (*breweries, concessionaires, caterers*)
- Non-Profit Private / Fraternal / Social Clubs
- Restaurants
- Retail / Takeout Stores
- Special Events (*beer tents, concerts, festivals, fund raisers, picnics, wedding receptions*)
- Wholesale Distributors

## **Product features:**

- Monoline or Package Liquor Liability features:
  - Basic Form:** Defense Costs inside the limit and an exclusion for Assault or Battery coverage. This is available for a lower premium.
  - Enhanced Form:** Defense Costs outside the limit, may provide coverage for Assault or Battery and includes automatic coverage for the Liquor License holder as an additional insured.
- No Deductible
- Employees covered as an insured
- Expanded definition of bodily injury to include mental anguish
- Aggregate per location offered on multi-location risks
- Credit available for establishments with formal alcohol awareness training
- Risks featuring entertainment (whether incidental or major), moderate drink specials or happy hours, new operations, owners of premises as Additional Insureds will be considered



**Jeff Latke**, ext. 147  
jlatke@RussellBond.com



**Chris Moyer**, ext. 149  
cmoyer@RussellBond.com



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



**Mike Kraus**, ext. 330  
mkraus@RussellBond.com



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

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