



Integrity

Professionalism

Service

Knowledge

October 2009

Company Relationships

Click A Quote

Feedback

Product Shorts

- Excess Personal Umbrella for Celebrity Applicants
- Snow Removal
- Umbrella & Excess Liability
- Media Liability

Contractors Pollution Liability

Mortgage Impairment & Force Placed and Owned Real Estate

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Strong Company Relationships

Jon Baggs (second from right), Director of **Harman Kemp North America**, met with members of our Professional Liability team recently to reinforce the on-line quoting, binding and issuance capabilities we have available with this Lloyds broker. There are only a handful of wholesalers in the Northeast (we are the only one in NYS) that can write over 30 Miscellaneous Professional lines (including GL). Technology based classes are a specialty! Call **Tonya** (ext. 133) or **Jackie** (ext. 161) for more information.



Click A Quote Update

Our on-line rating system - "Click A Quote" - provides the ability to quote Commercial, Personal and Professional classes of business at your convenience. This quick and easy system also provides you with the capability to generate **Certificates of Insurance on-line**. Every week we are seeing more and more agents use the system. Here are some classes of business we are very successful in writing:

- **Personal Umbrellas** - We continue to write a lot of this business due to the expanded underwriting criteria vs. some of our competition.
- **Child Care** - We can write start up operations.
- **Fitness Centers** - Can include professional liability for fitness trainers.
- **Vacant Buildings** - No restriction on length of vacancy. Special Form and Replacement Cost available.
- **Truckers GL** - Non-auditable policy. Blanket Additional Insured included.
- **Special Events** - The ease of securing a quote and the ability to bind the same day makes this a more attractive piece of business that otherwise might be unprofitable to write.
- **EPLI** - For those who believe that EPLI should be offered to every commercial client, Click A Quote provides a printable quote.

Neil Young will be glad to discuss all of the capabilities of our Click A Quote system. You can contact him at nyoung@Russellbond.com or 800-333-7226, ext. 286

What's on Your Mind?

We would like to hear from you. It is our goal to deliver a monthly newsletter that provides highly relevant and valuable content. Are we doing that for you? Are we targeting the topics that you want to hear about? Please send me your feedback. What can we do differently? What could we do better? I promise to respond to every comment and suggestion. I look forward to hearing from you.



Tony Kubera
Director of Business Development
tkubera@RussellBond.com

Certificates of Insurance are now available through *Click a Quote*.
Contact **Neil Young** for information. nyoung@RussellBond.com.

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

EXCESS PERSONAL UMBRELLA FOR CELEBRITY APPLICANTS

Broad coverages and high limits of liability specifically tailored to meet the unique needs of locally / nationally recognizable personalities.

Product Highlights:

- Personal Injury coverage is available
- True Worldwide coverage
- No Self-Insured Retention
- Limits available to \$100,000,000
- \$25,000 of Excess Uninsured / Underinsured Motorists coverage included in the basic premium. Additional excess UM / UIM limits are available

Eligible risks include (but not limited to):

- Locally recognizable by name and / or face such as radio personalities, newspaper columnists, TV personalities or state representatives
- Nationally recognizable by name and / or face such as best selling authors, CEO's, sports figures, coaches, TV / movie stars, popular musicians, producers, directors

Contact:

Jayne Kralick, ext. 263 jkralick@RussellBond.com



Get Application

UMBRELLA & EXCESS LIABILITY

For risks where standard markets are unable to offer all follow form coverages and insureds require higher limits.

Targeted classes:

- Business Services
- Construction
- Manufacturers
- Medical Products
- Wholesalers / Retailers
- Non-Emergency & Emergency Medical Transport

Coverage Highlights:

- Buffers
- Lead Layers
- Occurrence and Claims Made
- Over \$100 Million capacity

Contact:

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

Contact Liz for the appropriate application.

SNOW REMOVAL

If you can answer YES to the following questions, we can write General Liability coverage for your Snow Plowing clients.

- ✓ Residential or commercial work including small office parks, strip plazas or small apartments.
- ✓ No more than one General Liability claim resulting from snow plowing in the last three years
- ✓ Experienced ventures (new ventures w/ experience considered)
- ✓ Have Auto coverage in place with at least \$300,000 limit of liability

Coverage Highlights:

- **Special rates for accounts bound in October & November**
- \$1,000 PD Deductible
- Subcontractors must carry insurance and name our insured as additional insured and hold them harmless
- Can be combined with insured's other operations, eg. landscaping, driveway sealing (price discounts may apply)

Contact:

Jeff Latke, ext. 147 jlatke@RussellBond.com

Chris Moyer, ext. 149 cmoyer@RussellBond.com

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

Mike Kraus, ext. 330 mkraus@RussellBond.com

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



Get Application

MEDIA LIABILITY

We can protect your Media Liability client's assets with a menu of coverages.

Eligible risks include (but not limited to):

- Advertisers
- Authors
- Broadcasters
- Internet Publishing
- Marketing Companies
- Multimedia Companies
- Newspaper Publishers
- Public Relations Companies
- Publishers
- Video Producers

Product Highlights:

- Defamation, emotion distress
- Infringement of copyright, trademark, title, slogan
- Unfair competition or conspiracy
- Negligent transmission of malicious code
- Invasion of privacy or publicity
- Plagiarism
- Advertising of insured's own products / services
- Bodily injury / physical damage arising out of E&O content

Contact:

Tonya Holleder, ext. 133 tholleder@RussellBond.com

Jackie Oddo, ext. 161 joddo@RussellBond.com

Tony Ambrose, ext. 143 aambrose@RussellBond.com

Contact Tonya or Jackie for the appropriate application.

Contractors Pollution Liability



Protects contractors against claims for third-party Bodily Injury, Property Damage and Environmental Damage.

Eligible risks include (but not limited to):

- Appliance Installation
- Carpentry or Framing
- Concrete
- Electrical
- General Contracting
- HVAC & Refrigeration
- Insulation
- Landscaping
- Plumbing

Product Highlights:

- Blanket or project-specific policy available
- Project policies available on a contractor-controlled or owner-controlled basis
- Offers Environmental Pollution insurance to contractors that most standard general liability programs exclude
- Covers third-party claims for bodily injury, property damage and environmental damage resulting from pollution conditions caused by construction and remediation operations, whether performed by the contractor or subcontractors
- Optional Contractor's Insured Property is available for owned sites used as equipment storage yards, contractor fueling facilities as well as company headquarters and offices
- Transportation coverage can be included
- **Premiums start at \$2,500 for 1M / 1M limits** (limits to \$50 million available)



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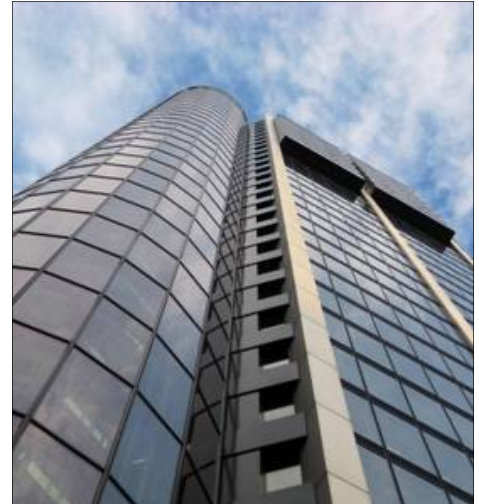
Get Application

Mortgage Impairment and / or Force Placed and Owned Real Estate ***(Property & Liability)***

Essential coverage for Banks, Credit Unions, Mortgage Bankers, Insurance Companies and other entities making loans that are secured by Real Property collateral.

MORTGAGE IMPAIRMENT

- Protects an insured's Mortgage Interest from uninsured physical damage to the collateral from standard and / or All Risk perils.
- Coverage for lending institutions of all sizes.
- Satisfies Regulatory Agency requirements for asset (loan portfolio) protection.
- E&O coverage that arises from the lending process including failure to identify collateral in a flood zone; failure to satisfy loan servicing agreements, including the various Government Agency loans.
- Limits up to \$25,000,000 per occurrence with excess limits up to \$25,000,000.
- Contact **Tony Ambrose, Art Fullan** and **Ed Reilly** for the appropriate application.



FORCE PLACED and OWNED REAL ESTATE

- Coverage for residential, commercial, occupied or vacant properties and mobile homes. Other types of collateral can be considered.
- **Minimum and deposit premium start at \$1,500.**
- Monthly reporting of properties uninsured or underinsured, not in compliance with the terms of the mortgage agreement or which have been foreclosed.
- Removes these higher hazard exposures from the lenders' P&C coverage program.
- Allows lenders to separately monitor their non performing assets and costs of those non performing assets.
- Coverage available up to \$5,000,000. Deductibles vary by type of property and vacancy. Perils of all risk, including flood and / or earthquake available.
- Electronic on-line reporting available.
- Contact **Tony Ambrose** and **Ed Reilly** for the appropriate application



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