



Integrity

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Knowledge

January 2010

Licensing

RBCO on the Move

Product Shorts

- Large Property
- Employment Practices Liability
- Special Needs Schools
- Condominium Unit Owners

Imaging Centers

Click A Quote

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

Questions on State Licensing Laws?

If you write business outside your state of domicile, you may find this article of interest. Writing multi-state business can be daunting. We are here to help.

We write business in 35 states. Here is information on a handful of them.

Connecticut - Connecticut issues a Producer License for both the Agency and the Individual. The Surplus Lines Affidavit requires information on the AGENT (individual license holder), not the agency, under Section 2 of form SL-8. This information includes the Producing Agent's name and Individual CT Producer license number.

Massachusetts - Business Entity Producer Licenses expire annually.

New York - Most states have switched to a PRODUCER license, which allows the licensee to act as an AGENT of a company as well as BROKER policies through wholesalers. However, some states, such as New York, continue to maintain different types of licenses; Broker, Agent, Life / Accident / Health, Excess Lines. To access the markets offered through a wholesaler, agencies must have a BROKER license.

Pennsylvania - Pennsylvania issues both individual and business entity licenses. In order to file the Producer Affidavit (1609-PR) the producing broker must have an active individual license in the name of the signer and that license number must appear on the affidavit form.

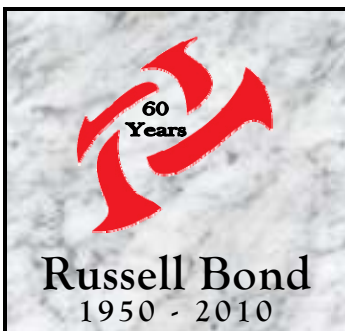
In addition to ensuring compliance with state licensing laws, keeping your information current with Russell Bond will allow us to expedite your quote/binder orders and avoid any unnecessary delays by having to request your agency licensing information at that time. Therefore, please advise our office when you acquire new State licenses or change information on any current licenses. When you receive your license renewal (s), please provide our office with a copy. You can simply e-mail this information to licensing@russellbond.com. As always you can fax this information to the attention of Licensing at 1-800-677-6779 or mail us a copy.

Please contact me with licensing questions you may have.

Eileen Rogers
erogers@RussellBond.com

Russell Bond on the Move

<u>DATE</u>	<u>EVENT</u>	<u>LOCATION</u>	<u>WHO</u>
JANUARY 28	PIA Metro RAP	NY, NY	Derek, Liz
FEBRUARY 7 - 10 8 - 10 27 - 3/6	ABA Insurance Risk Management IIABNY Capital Event and L-Day NAPSLO Mid Year Convention	Naples, FL Albany, NY Phoenix, AZ	Tony A. TBD Kurt
MARCH 1 - 2 13 - 16 18	PIA Connecticut AAMGA Automation Conference Westchester E-Day	Foxwoods Casino, CT Orlando, FL Tarrytown, NY	Barbara, Nick Mark Mike, Tony K.



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

LARGE PROPERTY

Eligible risks include (but not limited):

- Distributors
- Energy Facilities
- Habitational
- High Rise Buildings
- Hotels
- Institutions
- Large Contractors
- Manufacturers
- Medical Products
- Restaurants
- Shopping Centers
- Vacant Properties

Coverage can include (but not limited to):

- Building
- Business Personal Property
- Business Interruption
- Difference in Conditions

Policy Highlights:

- Capacity: \$350 Mil. in property
- Wind Buy Backs
- Floaters
- Excess Layers
- SIR Programs
- Deductible Solutions

Contact:

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

Contact Liz for the appropriate application

SPECIAL NEEDS SCHOOLS

Eligible risks include (but not limited):

- Autism
- Cerebral Palsy
- Emotionally disturbed
- Physically Challenged Youth

Coverages and Limits:

- Occurrence or Claims Made for Professional and General Liability
- General Liability / Professional Liability \$1,000,000 each occurrence
- Prior Acts
- Abuse and Molestation liability protection
- Absence of Mandatory Liability Deductibles
- Excess Liability limits available
- Hired and non-owned auto limit option up to \$1,000,000
- Broadening Endorsements
- Defense Outside the Limit

Contact:

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



Get Application

EMPLOYMENT PRACTICES LIABILITY

In 2009, workplace discrimination charges reached the 2nd highest level ever. Are your clients equipped to handle an EPL suit?

Covered allegations include:

- Discrimination
- Employment Harassment
- Failure to employ or promote
- Inappropriate Employment Conduct
- Retaliation
- Third Party Harassment or Discrimination

Coverage Highlights:

- Defense Costs in addition to the limit
- Full Prior Acts
- Retentions start at \$1,000
- Punitive Damages coverage with most favorable jurisdiction
- Hammer Claus 85/15
- Coverage for FLSA claims
- Illegal Alien coverage
- Coverage for third parties
- Includes Independent Contractors
- **THIS PRODUCT AVAILABLE THROUGH**



Contact:

Tonya Hollederer, ext. 133 thollederer@RussellBond.com
Jackie Oddo, ext. 161 joddo@RussellBond.com



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CONDOMINIUM UNIT OWNERS

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

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
- Applicants with one prior loss are eligible

Product Highlights:

- Coverage A (Property) limit up to \$100,000
- Coverage C (Contents Coverage) limit up to \$200,000
- Liability Limit up to \$1,000,000
- Replacement Cost on Contents available
- Deductible start at \$500
- Credits available for Central Station Fire and Burglar Alarms
- Personal Injury coverage included
- **THIS PRODUCT AVAILABLE THROUGH**



Contact:

Jayme Kralick, ext. 263 jkralick@RussellBond.com
Michelle DiMartile, ext 142 mdimartile@RussellBond.com



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Imaging Centers



The number and types of procedures done at Imaging Centers continues to grow, and are in more demand by patients than ever before.

Eligible risks include (but not limited to):

- Bone Density Scans
- Computerized Tomography (CT)
- General Radiography (X-ray)
- Magnetic Resonance Imagine (MRI)
- Mammography
- Positron Emission Tomography (PET)
- Radiation Oncology / Therapy
- Ultrasound

Coverage Highlights:

- General Liability - Occurrence
- Professional Liability - Claims Made
- Prior Acts Coverage is available
- Defense Outside the Limit
- First Dollar coverage available
- Medical Director coverage included
- \$1M / 3M CGL and Malpractice primary limits
- Follow form Excess limits up to \$10M / 10M



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



Get Application
(in addition to ACORD 125 & 126)



Tony Ambrose, ext. 143
aambrose@RussellBond.com

Click A Quote

Click A Quote continues to be a success, offering higher commission, quick turn around and certificates online. We have 45 classes now available including:

Commercial Day Care & Residential Day Care

Available as package or monoline policy for commercial and residential day care operations.

- No liability deductible
- Drop-in, Extended Hours & Overnight exposures considered
- Medical payments for children enrolled included on primary basis
- Risks with pets considered
- Risks with off-premise swimming activities at public pools considered
- Liability limits up to \$1M / 3M. Property limits up to \$3M. Excess limits to \$5M available
- Professional Liability included
- Abuse & Molestation to \$1M / 2M (commercial) & up to \$100K / 300K (residential)
- New ventures considered

Truckers General Liability

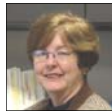
Available for truckers and express companies with up to 20 power units and no mobile equipment exposure. Property, General Liability and Excess General Liability considered.

- Policy is not auditable
- Blanket additional Insured Endorsement available
- No liability deductible
- New ventures considered
- GL premiums as low as \$500 / Property premiums as low as \$250
- Limits: Liability - \$1M / 2M Property - to \$3M Excess GL - to \$5M

For a complete listing of Click A Quote products, click here.



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For more information on how to sign up, contact Neil Young at nyoung@RussellBond.com.