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Professionalism

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Knowledge

February 2010

Transportation

Click A Quote

Product Shorts

- Condominium Unit Owners Leased to Others
- Contractors Pollution
- Tanning Salons
- Excess Personal Umbrella

Personal Umbrella for High Risk Drivers

Non-Profit D&O

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

Meet Our Transportation Team

Year after year, our Transportation Team has generated consistent growth by providing you with competitive pricing, excellent coverage options and timely service. Our Team consists of: (From L to R) **Andrea Dudziak, Lisa Halterman, Michelle Nicotera, Derek Bucciferro.**



What We are Writing: We have multi-state capabilities for many types of coverage including Auto Liability / Physical Damage, Excess Auto Liability, Garage Liability, Motor Truck Cargo and Workers Compensation. Recent written accounts include:

- | | | |
|---------------------|---------------------|---------------------------|
| ✓ Ambulances | ✓ Fuel Oil Dealers | ✓ Long Haul Truckers |
| ✓ Container Haulers | ✓ Garbage Haulers | ✓ Sand and Gravel Haulers |
| ✓ Contractor Fleets | ✓ Hazardous Haulers | ✓ Tow Trucks |

Hot Product: We have a new, very competitive Transportation market in New Jersey, Pennsylvania and Vermont.

New Business: Please send new business opportunities to the attention of Derek at Dbucciferro@Russellbond.com.

Service issues can be directed to: Michelle at Mnicotera@russellbond.com or Lisa at Lhalterman@Russellbond.com.

If you have business placed with our Transportation Team, thank you for your support. If you currently don't come to us for transportation risks, please give Derek a call to discuss the markets we have available and what he can do for you. Let us help grow your book of business.

Certs On-Line

Did you know you can obtain an ACORD Certificate of Insurance for policies written through Russell Bond, **whether or not you wrote it via Click a Quote?** Just follow these simple steps:

- Log into Click a Quote
- Select a State
- Go to "Click a Cert" section
- Enter policy number
- Enter Cert holders' Information
- Click Submit
- Print hard copy and/or e-mail cert

There are a handful of circumstances when a Cert **cannot** be obtained on line:

- In the rare instance where we have not been granted authority by the market to issue certs on line
- When Additional Insured wording is requested (Note: the cert can still be requested on line, it just will not be automatically generated on line)
- When an entry is required in the description box

Thanks for using Click a Quote. Please remember, we can write over 40 classes of business, such as Vacant Buildings, Janitorial, Child Care, Truckers GL and Personal Umbrella. Please let me know how you like the system.

Neil Young
Business Development Specialist
nyoung@RussellBond.com



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.

CONDOMINIUM UNIT OWNERS LEASED TO OTHERS

Commercial Package policy designed to meet the needs of Condo Unit Investors

Eligible risks include (but not limited):

- Up to 100 owned individual units
- Annual, season & weekly vacation rentals
- Owner may occupy (not as primary residence)
- No height limitations
- Corporate or individual named insured
- General Liability only available in Florida

Coverage Highlights:

- Can include GL, Loss of Rents, Improvements and Betterments, Loss Assessment and Business Personal Property
- No Liability Deductible
- Minimum Premiums start at \$450 (varies by state)
- Water Damage Liability buy-back available in NY State only

• **THIS PRODUCT AVAILABLE THROUGH**



Contact:

Susan O'Brien, ext. 134 sobrien@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

Jeff Latke, ext. 147 jlatke@RussellBond.com

Jayne Kralick, ext. 263 jkralick@Russellbond.com

Michelle DiMartile, ext. 142 mdimartile@Russellbond.com



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TANNING SALONS

Tanning salons, including spray-on tanning, and tanning operations including Beauty Salons / Barber shops and Exercise / Health Clubs.

Coverages available:

- Package (Property, CGL - including Errors & Omissions, Crime, Inland Marine)
- Monoline CGL / E&O or Property
- Excess CGL

Product Highlights:

- Premises Liability, including Products and E&O with limits up to \$3,000,000 (higher limits available)
- Premiums start at \$500
- Rating basis is # of beds
- Call for availability

Contact:

Chris Moyer, ext. 149 cmoyer@RussellBond.com

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

Mike Kraus, ext. 330 mkraus@RussellBond.com

Jeff Latke, ext. 147 jlatke@RussellBond.com

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



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CONTRACTORS POLLUTION

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

Classes include (but not limited to):

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

Coverage Highlights:

- Claims Made form
- Policy can be provided for a specific project or covering all jobs
- Limits up to \$25,000,000 / \$25,000,000
- Premiums start at \$2,500

We also write Mold Remediation Contractors!

(premiums start at \$7,500)

Contact:

Jackie Oddo, ext. 161 joddo@RussellBond.com

Nancy Cooley, ext. 153 ncooley@RussellBond.com

Tony Ambrose, ext. 143 aambrose@RussellBond.com



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EXCESS PERSONAL UMBRELLA

For applicants who desire higher limits than their Primary Umbrella insurer can provide.

Target Risks:

- Celebrity applicants:
 - professional athletes
 - actors / actresses
 - musicians
- Applicants with poor driving records including drug / alcohol offenses
- Youthful operators and operators over 69

Product Highlights:

- No limit on the number of drivers, autos, recreational vehicles, dwellings and watercraft
- **Limits up to \$100,000,000**
- Available at a primary umbrella attachment point of \$1,000,000
- **THIS PRODUCT AVAILABLE THROUGH**



Contact:

Jayne Kralick, ext. 263 jkralick@RussellBond.com

Michelle DiMartile, ext 142 mdimartile@RussellBond.com



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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**

Product is also available through:



Jayme Kralick, ext. 263
jkralick@russellbond.com

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1670 Whitehorse - Hamilton Square Road | Hamilton | NJ | 08690
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Non-Profit Directors & Officers



If a non-profit organization does not have the funds to provide defense against a suit, the directors & officers of the board could be required to provide for their *own* defense! Coverage can be written many different ways and can include: **Crime Coverage, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Privacy / Security Liability and Workplace Violence.**

All types of Non-Profit Organization are eligible including:

- Big Brother / Big Sister
- Boys & Girls Clubs
- Chambers of Commerce
- Churches / Temples
- Day Care Centers
- Homeless Shelters
- Human Societies
- Libraries
- Performing Arts Organizations
- Social Service Organizations
- Swim / Tennis Clubs
- Trade Associations
- United Way Chapters
- YMCA / YWCA
- Zoos

Since no two policy forms are the same, determining which form to purchase can be complicated. Not only do we have access to today's leading markets **Tonya, Jackie** and **Betsy** specialize in this coverage and have the knowledge and reputation with the markets to provide guidance.

Coverage can be tailored to provide:

- Defense Outside the Limit
- Separate limit for D&O and Employment Practices
- Third Party Sexual Harassment
- Third Party Discrimination
- Duty to Defend
- Full Prior Acts
- Fiduciary Liability Coverage
- Outside Directorship Liability Coverage



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Get applications at
www.RussellBond.com