



## New Phone/Fax Info

Thank you to all our agents for your patience while we transitioned to a new phone and fax system. Faxes are working properly now.

Each member of our staff now has a direct phone line. See the last page of this newsletter for details. Direct fax numbers will be coming shortly. Stay tuned.

Fax numbers:

314.436.1532

314.333.3376

314.436.7180 (Auto Dept)

314.621.0560 (P&C Dept)



## Commercial Auto School Buses

Send your school bus accounts to us!

### Available Classes:

- Owned by Political Subdivision or School District
- Owned by a Private or Parochial School
- Independent Contractors (owned by other than political subdivision, school district, private or parochial school)

### Also Available:

- Kiddie Transportation
- Head Start Program

## Commercial Auto in Iowa

Our office is proud to announce that Canal Insurance Company has extended our authority to the state of Iowa. Canal is an exceptional and stable company, rated "A" (excellent) by A.M. Best. They have been a leader in writing trucking and commercial transportation for more than 70 years.

Canal has gone through some positive changes helping our office grow its book of business. While Canal has long been known as a market for distressed trucking, they have become more competitive for a greater mix of accounts, including standard and preferred risks, dumps, grain haulers, flatbed carriers, and tank & van trailer accounts. Furthermore, Canal has become competitive on a wide range of fleet accounts.

Our underwriters are committed to writing your next account from Iowa, Missouri, and Illinois. Our auto department has over 100 years of experience in the transportation business. Canal is our leading market and our knowledge of their product is excellent.

For more information, please contact any of our auto underwriters for more information:

Larry Oelrich  
Debbie Robison  
Tara Anderson  
Kristin Wagnon

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Or visit our website [www.safains.com](http://www.safains.com) and choose:

Applications / Commercial Auto / Canal /  
Truck Insurance App & the Iowa Supplemental App





Are you...

# Shook Up

over earthquake coverage  
for your insureds?

## *It's not your fault!*

Introducing GeoVera Specialty's Multi State Earthquake Program!

# SAFA

**S.A. Freerks & Associates, Inc.**  
**Managing General Agents**  
**Excess & Surplus Lines Insurance Brokers**

### Product Highlights:

- ➔ State of the Art Online Rating & Quoting System
- ➔ Competitive Rates
- ➔ Direct Bill
- ➔ Non-Admitted, Rated "A-" Excellent by A.M. Best
- ➔ Earn 8% Commission on New and Renewal Business

**Call Now for Instant Access!**

**1 (800) 342-2601**

### ↓ Program Overview

Stand alone product:

no accompanying auto or  
homeowners policy required

Unique Combined Single Limit policy:

includes coverage for dwelling, personal property,  
other structures and loss of use

Combines Single Limit values from:

\$100,000 to \$1,500,000

Age of dwelling 1920 and later

Deductibles range from 5% to 25%:

based on territory and construction type

Minimum annual premium of:

\$125 + fees & taxes

**MEQ**  
Multi State Earthquake

# CAPITOL'S BUSINESSOWNERS PROGRAM

## General Guidelines

- For all programs, except Apartments, Contractors, Motels and Restaurant, eligible risks may not exceed 35,000 square feet in total floor area or exceed \$6,000,000 in annual gross sales at each location.
- Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 25,000 square feet, may also be included.
- Specific eligibility requirements for Apartments, Condominiums, Contractors, Motels and Restaurants can be found on their respective eligibility pages found on Capitol's Agent Portal.

## Minimum Premiums

- BOP Minimum Premium - \$350 (without Liquor)
- BOP Minimum Premium - \$500 (with Liquor)

## Eligible Classes

- Apartment (less than 100 units per location, complex or individual building with no more than 20 units)
- 3-B (Beauty, Barber, Body)
- Childcare
- Condominiums
- Contractors
- Convenience store (with gasoline and limited cooking)
- Detective & Private Investigators (office only)
- Funeral Directors
- Hotel / Motel (with limited cooking)
- Office
- Optical and Hearing Aid Establishments
- Pharmacy (limited professional available)
- Printing
- Restaurant
- Self-Storage Facilities
- Tanning Salons/Beds
- Veterinarian— (small animal)

If the desired operation is not listed, please contact your Capitol Underwriter or Marketing Representative.

## Property Coverage

### **BUSINESS PERSONAL PROPERTY**

- In or on the buildings at the described premises
- In the open
- In a vehicle within 100 feet of the described premises
- Property owned by the insured and used in the business
- Property leased by the insured for which the insured has a contractual responsibility to insure
- Tenant's improvements and betterments
- Leased personal property
- Exterior building glass

### **BUILDINGS**

- Completed additions
- Fixtures, including outdoor fixtures
- Permanently installed machinery and equipment
- Personal property owned by the landlord in apartments or rooms furnished as the landlord by the insured
- Personal property owned by the insured used to maintain or service the buildings and structures on the premises
- Blanket rating available for property



# CAPITOL'S BUSINESSOWNERS PROGRAM

## Liability Coverage

- Bodily Injury
- Property Damage
- \$5,000 Medical Payments
- Personal / Advertising Injury
- Limited Contractual Liability
- Tenant's Fire Legal Liability (\$100,000 with higher limits available)
- Professional Liability coverage is available for certain classes

## Additional Coverages & Sublimits

- Abuse & Molestation (limits available up to \$1,000,000)
- Animal Coverage (limits up to \$5,000 each occurrence and \$25,000 annual aggregate)
- Boarding Kennel Endorsement (limits available up to \$1,000,000 each occurrence and \$3,000,000 annual aggregate)
- Business Income (ALS 12 months)
- Civil Authority (BI ALS Extra Expense 4 weeks)
- Computer Fraud (limits available up to \$100,000)
- Debris Removal (25% of loss plus \$10,000 additional—within 180 days from date of loss)
- Electronic Data (option to select limits)
- Employee Benefits Liability (limits available up to \$1 million for each employee)
- Equipment Breakdown (property limits)
- Employee Dishonesty (limits available up to \$100,000)
- Extra Expense (option to select limit)
- Fire Department Service Charge (limits available up to \$10,000)
- Fire Extinguisher Recharge (\$5,000 included)
- Forgery & Alteration (\$2,500 included in basic coverage, limits available up to \$100,000)
- Glass Expense (exterior, includes tenant building glass)
- Hired and Non-Owned Auto (limits available up to \$1 million)
- Identity Theft (expense reimbursement up to \$15,000)
- Increased Cost of Construction (\$10,000 included each building)
- Interruption of Computer Operations (\$10,000 included, higher limits available)
- Limited Fungi, Wet Rot, Dry Rot & Bacteria (\$15,000 included)
- Lost key Endorsement (\$5,000 each occurrence, \$15,000 annual aggregate)
- Money and Securities (option to select limits)
- Optical and Hearing Aid Endorsement (limits available up to \$1,000,000)
- Ordinance and Law (option to select limits)
- Outdoor Signs (option to select limits)
- Personal Liability (limits available up to \$1,000,000)
- Pollutant Clean Up and Removal (180 Days—\$10,000)
- Preservation of Property (within 30 Days)
- Property Entrustment (\$100,000 each occurrence and \$100,000 annual aggregate)

## Coverage Extensions

- Newly Acquired or Constructed Property (\$250,000 Building, \$100,000 BPP)
- Personal Property Off Premises (\$10,000 included)
- Outdoor Property (\$2,500 with a sublimit of \$1,000 for any one tree, shrub or plant)
- Valuable Papers and Records (\$10,000—on premises, \$5,000—off premises)
- Accounts Receivable (\$10,000 on premises—higher limits available, \$5,000 off premises— higher limits not available)
- Home Based Business / Household Business Property Extension (option to select limits)



These materials describe the Property and Casualty policies of Capitol Indemnity Corporation, Capitol Specialty Insurance Corporation and Platte River Insurance Company. Given space limitations, we cannot list every provision, condition or exclusion in the policy. These materials are subject to the terms of the actual policy issued. This flyer emphasizes the highlights of this product, and is not a comprehensive list of all provisions, conditions, or exclusions. Please refer to the policy for complete details.

Strong Protection for Unique Markets

Capitol wants to  
write your next  
Child Care Facility



Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company



# Child Care

**Our Child Care program is designed to provide superior coverage for the following Child Care facilities:**

- Group Child Care Centers, Child Care Providers (Family Child Care Centers), 24-hour Child Care Centers, Montessori, Pre-school, Headstart, Latchkey Operations and Drop-in Centers

## Program Features and Enhancements:

- General Liability limits available up to \$1,000,000 Occurrence/\$3,000,000 Aggregate.
- Errors and Omissions/Professional Liability coverage is included in policy.
- Abuse and Molestation coverage available at policy limits or on a sub-limit basis written on a BOP policy.
- Business Income— Actual Loss Sustained coverage is provided automatically for our Child Care BOP, if your risk does not qualify for our BOP, this coverage is still available as an optional coverage.
- Medical Expense coverage for students included. (\$5,000 limit)
- Coverage for Abduction: **No specific exclusion or required sub-limit.**
- Coverage available for water activities and dog exposures for family child care facilities.
- Umbrella coverage available with limits up to \$5,000,000.



Given space limitations, we cannot list every provision, condition or exclusion in the policy related to the described coverage and/or policy. These materials are subject to the terms of the actual policy issued. In all cases the language of the policy controls. Please read your entire policy carefully immediately after you receive it and contact your agent in the event that you have any questions. Some products may not be available in all jurisdictions.

# Condominium, Homeowner and Community Association Program

## Associate yourself with this profitable program.

Offered by our specialty carrier, rated A+XV by A.M. Best.

Property and Liability coverages available on monoline or package basis for established community associations where all development and/or construction operations have been completed. These include single-family homeowner associations, townhouse/townhome associations, residential condominium associations, time-share condominium associations, and cooperative housing corporations.

### Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad, or Special Form
- Replacement Cost or Actual Cash Value
- Inland Marine
- Equipment Breakdown
- Accounts Receivable
- Computer Equipment
- Outside Signs
- Valuable Papers

### CGL

Coverage available:

- Primary limits up to \$3 million occurrence/aggregate
- \$5,000 Medical Payments Coverage—included
- Additional Interests—included at no charge
- Hired and Non-owned Auto
- Excess or Umbrella limits up to \$25 million

No deductible required

### Crime

Coverage available:

- Inside the Premises—Theft of Money and Securities
- Inside the Premises—Robbery or Safe Burglary of Other Property
- Outside the Premises

BR/GF-2 e (11-09)



Contact us for fast, competitive quotes and first-rate service.

S.A. Freerks

1.800.342.2601

# Distributors and Wholesalers Program

## See how our coverage stacks up.

Offered by our specialty carrier, rated **A+XV** by **A.M. Best**

Property and Liability Coverages available on monoline or package basis for wholesalers or distributors with no more than 25% retail sales, including internet Web site retail sales.

### CGL

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- \$5,000 Medical Payments Coverage—Included
- Additional Interests other than Vendors—Included
- Excess or Umbrella Limits up to \$25,000,000

No deductible required

### Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad or Special Form
- Replacement Cost or ACV
- Equipment Breakdown
- Food Spoilage
- Accounts Receivable
- Computer Equipment
- Contractor's Equipment
- Outside Signs
- Valuable Papers

### Crime

Coverage available:

- Inside the Premises—Theft of Money and Securities
- Inside the Premises—Robbery or Safe Burglary of Other Property
- Outside the Premises



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1.800.342.2601

Strong Protection for Unique Markets

Capitol wants to  
write your next  
Resort & Campground!



Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company



# Resort & Campground

Whether you are a small resort with cabins hosting families on vacation or a large resort, Capitol offers the coverage to meet your needs! Capitol writes a wide variety of Resort and Campground risks, including KOA, family owned campgrounds, risks with pools and/or swimming beaches, cabin & campsite rental, large & small parks and boat exposures with less than 60 horsepower.

## Eligible Exposures

Capitol can write a wide range of exposures including:

- Shooting sports
- Golf courses
- Commercial kitchens
- Conference centers
- Convenience stores



## Special coverages offered:

- Business income and extra expense– actual loss sustained
- Capitol Premier Property endorsement
- Trailer spotting endorsement

## Program highlights

- Large property capacity
- Product can be bundled with other great Capitol products– special events, liquor liability, inland marine, crime, commercial auto, umbrella & workers comp



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Contact S A Freerks  
Phone: 1.800.342.2601  
Email: info@safains.com

## HOMEOWNERS HO-3

Product Line	Coverage Highlights	Desired Classes
Primary/Secondary/ Secondary Seasonal	Minimum coverage A \$150K/\$500K coastal states (see state-specific guidelines) \$100K - \$1M liability limits available Optional endorsements include: all-risk contents, personal injury, increased special limits, water backup, mechanical breakdown, directors and officers liability, golf cart, watercraft	Limited restrictions. CAT-exposed coastal properties, prior loss activity, older updated homes, tougher breeds of dogs, financially-troubled homeowners, unsupported secondary locations. Limited flood zone restrictions
Rental/Short Term Rental Property	Available liability limits \$100K - \$500K Rental covered under HO-3 vs. dwelling fire	CAT-exposed, coastal properties, prior loss activity, vacation rentals
Builder's Risk	12-month policy, fully earned at binding will convert to homeowners at completion \$100K - \$500K liability limits available Optional coverages include: theft of building material, builder's risk extended coverage; builders risk supplemental application required	Ground-up, mid-term, or long-term projects, homes undergoing renovation Prefer general contractor overseeing project
Corporate Name or LLC	Premise liability only \$100K-\$500K liability limits available Corporate-owned supplemental application required	All classes, including: owned by individual but LLC-name for tax purposes, owned by actual corporation, for use by officers of the company, etc.
Unprotected Risks	Unprotected supplemental application required	Risk must have good response time with adequate water supply, visible, and accessible properties
Log Homes	Log home supplemental application required	Kit homes, newer construction

## OTHER LINES

	\$5M TIV (total insured value) (higher limits can be obtained)	Positive flood elevations
Excess Flood	Customized coverages available (maximum limits not required) Coverage provided on a follow form basis Excess of National Flood Insurance Program (NFIP) \$250K/\$100K Excess Flood application/underlying NFIP declarations page, elevation certificate (flood zone A/V) required Excess Flood available as package policy with HO-3 at a discounted premium Coverage enhancements: - \$25K additional living expense and \$25K debris removal included on primary occupancies - Replacement cost value (RCV) vs. actual cash value (ACV) loss settlement on contents for secondary occupancies - Up to \$10K loss of rents available for rental occupancies	Coastal and interior risks in any flood zone. Single family and multi-family dwellings, condominium units, and rental homes
Umbrella Excess Liability	\$1M - \$5M limits available (higher limits can be obtained) Primary or excess over primary Optional coverages: personal injury; UM/UIM (\$1M) Umbrella/excess liability available as package policy with HO-3 at a discounted premium	High profile individuals including: doctors, lawyers, actors, sports figures; difficult driving records including major citations, youthful operators
Personal Articles Floater	\$5M TIV (higher limits can be obtained) ISO Personal Inland Marine form Current appraisals or bill of sale required (within 3 years) for jewelry (\$5K+), fine arts (\$10K+) PAF available as package policy with HO-3 at a discounted premium	Most classes of personal property considered, including: jewelry, furs, cameras, musical instruments, silverware, fine art, guns, firearms, etc. Require detailed schedule with corresponding value/no blanket coverage available
Vacant Dwelling	See Coverage A requirements noted above under Homeowners. 3, 6, and 12-month terms available Dwelling Fire Policy (DP-3) including extended coverage and V & MM Options include: liability	Homes for sale due to relocation, speculative homes, death of family member
Condo/Renters	Condo (HO-6), minimum Cov. A \$5K/Contents \$20K Renters (HO-4), minimum Cov. C \$20K Liability limits available \$100K - \$1M Optional endorsements include: all-risk contents, personal injury, increased special limits, water backup, mechanical breakdown, directors and officers liability, golf cart, watercraft	CAT-exposed coastal properties, rentals, short-term rental properties/vacant condos

# Selected Mercantile Program

## Big profits are in store for you.

Offered by our specialty carrier, rated **A+XV** by **A.M. Best**

Property and Liability Coverages available on monoline or package basis for selected classes of retail stores with incidental installation, service, or repair operations.

### **CGL**

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- \$5,000 Medical Payments Coverage—Included
- Additional Interests—Landlords included at no charge
- Electronic Data Liability
- Liquor Liability
- Excess or Umbrella Limits up to \$25,000,000

No deductible required.

### **Property**

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad or Special Form
- Replacement Cost or ACV
- Equipment Breakdown
- Accounts Receivable
- Bailees' Customers
- Computer Equipment
- Food Spoilage
- Outside Signs
- Valuable Papers

### **Crime**

Coverage available:

- Inside the Premises—Theft of Money and Securities
- Inside the Premises—Robbery or Safe Burglary of Other Property
- Outside the Premises



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1.800.342.2601

# Selected Mercantile Program



## Eligible Stores Include:

- Antique
- Appliance
- Army and Navy
- Auto Parts and Supplies
- Beverage/Liquor
- Bicycle
- Books and Magazines
- Camera and Photographic Equipment
- Candy and Confectionery
- Clothing
- Collectible and Memorabilia
- Computer
- Department or Discount
- Electronics
- Fabric
- Floor Covering/Carpet
- Florists
- Furniture
- Gift Shops
- Hardware
- Hobby, Artist Supply
- Home Improvement
- Ice and Water
- Ice Cream
- Jewelry
- Mail Box or Packaging
- Music
- Musical Instrument
- Newsstands
- Paint and Wallpaper
- Painting, Picture, or Frame
- Shoe
- Sporting Goods
- Stationery or Paper Products
- Stores—no food or drink
- Tobacco Products
- Variety
- Video



# Warehouse Program

## Storing up Profitability.

**Offered by our specialty carrier, rated A+XV by A.M. Best**

Property and Liability coverages available on a monoline or package basis for public or private warehouse operations including mini-warehouses.

### **CGL**

Coverage available:

- Primary limits up to \$3,000,000 Occurrence/Aggregate
- \$5,000 Medical Payment Coverage—Included
- Excess or Umbrella limits up to \$25,000,000

No deductible required

### **Property**

Coverage available:

- Building
- Contents (private warehouses only)
- Business Income
- Basic, Broad, or Special Form
- Replacement Cost or Actual Cash Value
- Equipment Breakdown
- Inland Marine
- Accounts Receivable
- Computer Equipment
- Outside Signs
- Valuable Papers

### **Crime**

Coverage available:

- Inside the Premises—Theft of Money and Securities
- Inside the Premises—Robbery or Safe Burglary of Other Property
- Outside the Premises



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**S.A. Freerks**

**1.800.342.2601**



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[www.safains.com](http://www.safains.com)

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