



Contractor Enhancements

Looking to build your book of contractors? We're excited to introduce several tools to help you do just that.



- Automatic Additional Insured option
- Option for Automatic Primary and Non-Contributory Coverage
- Designated Per Project Aggregate limit available on a blanket or per job basis
- Inspection requirements lessened
- Underwriting guidelines simplified
- Short term rating factors eliminated
- Minimum premium for roofers reduced to \$3500 in 20 states
- Pesticide or Herbicide Applicator Coverage now available on Landscape Gardening, code 97047
- Pesticide or Herbicide Applicator Coverage now included on Tree Pruning, code 99777

Contact your Property & Casualty Underwriter:

Donna Temple x. 18 dtemple@safains.com

Rose Propst x. 14 rpropst@safains.com

Matt Blessing x. 40 mblessing@safains.com

Miscellaneous business auto Our Specialty Auto products give you a new vehicle to drive sales



Zurich makes it easy for you to insure not-for-hire motor vehicles owned and operated by businesses whose primary service is within a 300-mile radius.

Eligible exposures:

- Catering businesses
- Farms
- Dairies
- Household goods movers
- Wholesale and retail delivery
- Food delivery
- Mobile businesses
- Courier services
- Magazine and newspaper distributors
- Armored cars
- Manufacturing business
- Ready-mix operations (cement mixers, concrete pumpers)
- Funeral operations
- Vacuum trucks
- Street sweepers
- Contractors
- Cranes and boom trucks

Ineligible exposures:

- Hazardous materials (Incidental hazardous materials, such as spray paint, household cleaners and batteries are acceptable.)
- Petroleum-based products (refer to petroleum haulers)
- For-hire, revenue-generating units (refer to trucking operations)
- Pizza delivery operations
- Triple trailers
- Regulated medical waste or biohazardous waste
- Mobile home or manufactured home toters
- Any risk hauling logs
- End dump or side dump trailers (refer to dumping operations)
- Student drivers
- Any risk that allows nonemployee passengers

Requirements:

- Loss information for current and prior three years
- Complete VINs on all power units
- Complete drivers' list
- All drivers must have acceptable MVRs.

Coverage features include:

- Automobile liability coverage limits up to \$5 million
- Uninsured/underinsured motorists, medical payments and personal injury protection
- Physical damage coverage
- Motor truck cargo
- Multi-line discounts available

This information is intended as a general description of certain types of insurance and services available through Zurich. It is not an insurance contract.

Zurich Programs Business

13810 FNB Parkway, Omaha, Nebraska 68154
www.zurichna.com/programs

Coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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Reporting Capabilities

We also offer flexible, real-time reporting capabilities. Line of business/coverage Reporting Basis options:

Commercial Auto

- Liability (includes PIP, UM, UIM, Med etc), Physical Damage, Hired Auto, Trailer Interchange

Inland Marine

- Motor Truck Cargo – Legal Liability Coverage Reporting Form

Reporting Basis Options

- Mileage, Gross Receipts, Per Vehicle and Total Insured Value

Convenience and efficiency – with Zurich

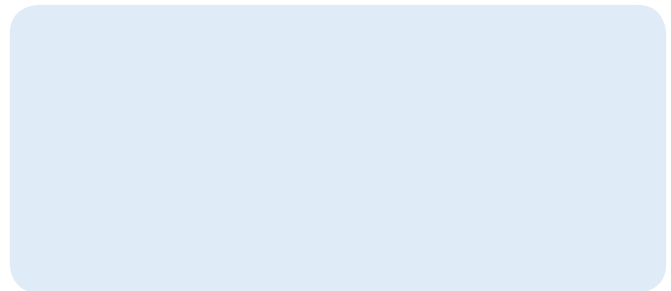
- Valuable and marketable Zurich brand recognition
- Risk engineering services to help improve safety
- Claims satisfaction rate of over 90%*
- Abbreviated renewal questionnaire to simplify renewals
- Responsive and professional service

* Based on Zurich's 2008 First Party Customer survey, administered by the University of Missouri-Kansas City.

Billing

A variety of billing options are available, including billing frequency, down payment and installment options.

For more information, contact:





Homeowners

What's in a Chubb Homeowners Policy? Here are just a few key features that give you choices in coverage, broader protection than standard policies, and peace of mind.

Extended Replacement Cost: With extended replacement cost coverage, after a covered loss Chubb will pay to have your home repaired or rebuilt to its original beauty—even if the cost exceeds your policy limit. We will even pay for necessary upgrades due to modern building codes.

Cash Settlement: In the event of a covered total loss, if you decide not to rebuild or to rebuild at another location, Chubb offers a cash settlement, up to your policy limit. The choice is yours.

Home Appraisal Service: Chubb offers complimentary home appraisals for many homes that we insure. Chubb's highly trained appraisers will visit your home to carefully note the home's features, estimate the home's replacement cost and help you determine the amount of coverage you really need. Our appraisers also assist with security and fire prevention advice.

Additional Living Expenses: If your home cannot be lived in due to a covered loss and you need a temporary residence while your house is rebuilt, Chubb helps cover the reasonable increase in your normal living expenses. This allows you to maintain your fine standard of living while you must be away from home. Typical policies limit coverage to a percentage of your home's insured value.

Replacement Cost Coverage: In the event that the things inside your home are damaged, Chubb insures most belongings for the amount it costs to replace them today, without deduction for depreciation, up to the limit you chose on your policy. And Chubb doesn't require you to replace them. You may choose a cash settlement instead.

The Extras: Extras aren't extra with Chubb. A Chubb homeowners policy includes extra coverages to help protect you in unexpected situations, ranging from tree removal after a storm, restoration of electronic data destroyed by a computer virus or lock replacement if your keys are lost or stolen.

Contact Personal Lines:

Julie Koller x. 16
jkoller@safains.com



Protecting Your Family and Home from Earthquakes

Earthquake damage can be mitigated if you and your family take precautionary measures. Here are some steps you can take before, during and after an earthquake.

Before an Earthquake

- Have a licensed contractor check your chimney(s), roof and wall foundations for stability. Make sure your home is bolted to the foundation.
- Secure your water heater(s) with approved water heater strapping.
- Secure heavy furnishings, appliances and bookcases to the walls and floors.
- Know where your gas, electrical and water main shut-off valves are located.
- Keep heavy shoes and gloves underneath your bed to protect yourself from broken glass and debris left on the floor after an earthquake.
- Prepare and maintain a first aid kit (with a first aid handbook) for your entire family.
- Maintain an emergency supply kit that will sustain you and your family for a 72-hour period. This kit should include flashlights, a portable radio, extra batteries, canned food, a fire extinguisher (ABC rated), bottled water, cash, blankets, clothing and sanitary/hygienic supplies.

During an Earthquake

- Remain calm.
- Stay away from windows. Stand in a sturdy doorway, duck under a durable table or move to an inner wall or hallway.

After an Earthquake

- Turn off all appliances and the main electrical circuit breaker.
- If you smell gas or notice a broken water line, turn off the appropriate valve.
- Check for fires and/or other household hazards.



Bar & Restaurant Product

PRODUCT FEATURES:

- ▶ Commercial Property, Commercial General Liability, Liquor Liability written on one policy
- ▶ Option to write Property, General Liability and Liquor Liability on a Mono-Line basis
- ▶ Accounts with Dancing and Entertainment are eligible

OPTIONAL FEATURES AVAILABLE:

- ▶ Money and Securities coverage
- ▶ Glass
- ▶ Valuable Papers coverage
- ▶ Account Receivables coverage
- ▶ Signs coverage
- ▶ Employee Dishonesty coverage
- ▶ Stop Gap Liability (OH, ND, WA, WY)
- ▶ Equipment Breakdown coverage, includes food spoilage
- ▶ Value-Plus Endorsement available-15 valuable coverage enhancements, including Water Back-up, sign coverage and more

LIMITS OF INSURANCE:

- ▶ Bar Property limits up to:
 - \$1,500,000 per location in protection class 1-8
 - \$250,000 per location in protection class 9-10
 - \$500,000 per location in coastal areas-excludes wind and hail
- ▶ Restaurant Property limits up to:
 - \$1,500,000 per location in protection class 1-8
 - \$250,000 per location in protection class 9-10
 - \$500,000 per location in coastal areas-excludes wind and hail
- ▶ Liability limits up to:
 - \$1,000,000 each occurrence
 - \$1,000,000 Personal and Advertising Injury
 - \$1,000 Medical Payments
 - \$100,000 Damage to Premises Rented
 - \$1,000,000 Products/Completed Operations Aggregate
 - \$2,000,000 Aggregate (other than Prod/comp ops)
- ▶ Liquor Liability limits up to:
 - \$1,000,000 per occurrence/\$2,000,000 aggregate

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Low minimum premium





Bar & Restaurant Product

Claim Examples

- ▶ **Property:** A fire began at the insured's premises, due to a grease fire. The fire caused \$20,000 in **building** damage and \$15,000 in **business personal property** damage. In order to repair the damage, the business had to be closed for 2 weeks. This accident resulted in the loss of **business income** for the insured.
- ▶ **General Liability:** A customer took one step into the insured building and slipped on the rain soaked floor. The customer sustained a non-displaced fibular fracture and sued the restaurant for \$12,000 in **medical expenses and lost wages**.
- ▶ **Liquor Liability:** A 19-year-old minor entered the restaurant with an older woman. The waitress did not check the identification of the minor and served them both alcoholic beverages. The minor was later involved in a motor vehicle accident, seriously injuring a man. The injured man sued the store for knowingly selling alcohol to a minor

A nightclub denied service of alcohol to a patron who appeared to be intoxicated. The patron was later involved in an automobile accident. Despite denying service, the owner of the nightclub was brought into the claim. The nightclub was not found liable, but had to pay \$60,000 in **defense costs**.

- ▶ **Value Plus:** Vandalism occurred to the insured's the sign causing \$3,000 of **property** damage to the sign.
- ▶ **Equipment Breakdown:** An on premise power outage occurred causing the insured's freezer to shut down and the food in the freezer to spoil. An **equipment breakdown** claim was made for the \$5,000 of spoiled food.

Alarm Installation Program

On call for profit.

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

Property and Liability coverages available on monoline or package basis for contractors providing installation, service and/or monitoring of burglar, fire and other types of alarms, intercom systems, access control systems, and closed-circuit televisions.

Property

Coverage available:

- Building
- Contents
- 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 Burglery of Other Property
- Outside the Premises

CGL

Coverage available:

- Primary limits up to \$3 million occurrence/aggregate
- Electronic Data Liability
- Errors & Omissions Coverage Part—Policy Limits
- Excess or Umbrella limits up to \$25 million
- Included Coverage:

Blanket Additional Insured Endorsement

Medical Payments—\$5,000 Limit

Lost Key Coverage—\$25,000 Limit

Property Damage Extension (Care, Custody, and Control)— Policy limits up to a maximum of \$200,000 per occurrence/\$300,000 aggregate

No deductible required

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

Food & Beverage Manufacturing Program

Feast on profitable business.

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

Property and Liability coverages available on a monoline or package basis for food and beverage manufacturing and processing for specified classifications.

CGL

Coverage available:

- Primary limits up to \$3,000,000 Occurrence/Aggregate
- Hired and Non-Owned Auto
- Liquor Liability
- \$5,000 Medical Payments—Included
- Vendors Additional Insured
- Limited Product Withdrawal Expense—\$5,000 limit—Included
- Excess or Umbrella limits up to \$25,000,000

Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad, or Special Form
- Replacement Cost or Actual Cash Value
- Equipment Breakdown
- Food Spoilage—\$5,000 limit—Included (higher limits available)
- 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



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

Janitorial Program

Clean up with our Janitorial Program.

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

Property and Liability Coverages available on monoline or package basis for janitorial services including interior construction make-ready operations, window cleaning and crime scene cleanup. Not intended for debris removal operations.

CGL

Coverage available:

- Primary limits up to \$3,000,000 Occurrence/Aggregate
- \$5,000 Medical Payments Coverage—Included
- Blanket Additional Insured Endorsement—Included
- Lost Key Coverage—\$25,000 Limit included
- Property Damage Extension (Care, Custody and Control) Policy Limits up to a maximum of \$250,000 Occurrence/Aggregate
- 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
- Inland Marine
- 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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Martial Arts Studio Program

Business with a little kick.

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

Property and Liability Coverage available on a monoline or package basis for martial arts training including boxing and wrestling—amateur only.

CGL

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- Hired and Non-owned Auto
- Excess or Umbrella Limits up to \$25,000,000
- Included Coverages:
 - Errors and Omissions Coverage Part
 - Sexual and Physical Abuse Coverage—\$50,000 Per claim/\$100,000 Aggregate Limit
 - Additional Interests—On a blanket basis
 - Medical Payments Coverage—\$5,000 Limit

No deductible required

Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad or Special Form
- Replacement Cost or ACV
- Equipment Breakdown
- 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



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

S.A. Freerks & Associates, Inc.

St. Louis, MO

911 Park Ave.
St. Louis MO 63104

Phone:

800.342.2601
314.436.2682

Fax:

314.436.1532
314.621.0560

Auto Dept Fax:

314.333.3376
314.436.7180

Nixa, MO

P.O. Box 2127
Nixa MO 65714

Phone:

417.581.0112

Fax:

417.581.0308

We're on the Web!

Visit us at:

www.safains.com

Contact us

Stanley A. Freerks ext. 13 sfreerks@safains.com
President, Owner, CPCU

Kristin Wagnon ext. 19 kwagnon@safains.com
Vice President

Commercial Auto/Transportation Underwriters

Larry Oelrich ext. 17 loelrich@safains.com
Kristin Wagnon ext. 19 kwagnon@safains.com
Tara Anderson ext. 12 tanderson@safains.com
Debbie Robison ext. 26 drobison@safains.com

Commercial Auto Assistants:

Andrea Buhr ext. 35 abuhr@safains.com
Toni Raniolo ext. 11 traniolo@safains.com

Garage Underwriters

Matt Blessing ext. 40 mblessing@safains.com
Toni Raniolo ext. 11 traniolo@safains.com

Personal Lines Underwriter

Julie Whitby Koller ext. 16 jkoller@safains.com

Professional Lines Underwriter

Kristin Wagnon ext. 19 kwagnon@safains.com

Property & Casualty Underwriters

Donna Temple ext. 18 dtemple@safains.com
Matt Blessing ext. 40 mblessing@safains.com
Rose Propst ext. 14 rpropst@safains.com

Property & Casualty Assistants

Courtney Kupinski ext. 21 ckupinski@safains.com

Branch office

Mike Kram / Nixa MO mkram@safains.com

Accounting

Amy Schaper ext. 22 aschaper@safains.com