



## Big Opportunities for Your Small Environmental Accounts!

We are pleased to announce lower minimum premiums on small Environmental Contractors and Consultants!

- Minimum premium is \$2,500 for an annual policy
- One and two year policy terms available
- Deductible starting at \$1,000 GL/\$2,500 CPL/\$2,500 PL
- Limits up to \$1M/2M/1M
- General Liability defense is outside the limits
- Enhancements like scheduled non-owned disposal sites (NODS), transportation pollution liability (TPL), blanket additional insured, blanket waiver of subrogation, and stop gap coverage are available for additional premium
- Streamlined process including the ability to bind off of other carrier applications

Same great package, same great service and coverage enhancements, for a new reduced price. Since 2000, Markel has successfully written in excess of \$350 MM in environmental premium.

### MONOLINE EARTHQUAKE

We can now write Monoline Residential Earthquake coverage in Illinois as well as Missouri! Contact Personal Lines to find out if your agency is set up for Earthquake webquoting.

**Visit us on the web** for information about our products and contact information for our staff. Also many applications are available for download. Bookmark it!

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

### Contractors

Just a few of the classes we can write...

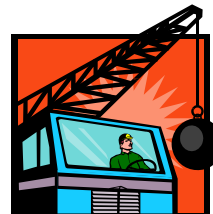
#### INSTALLERS

- Alarm Systems
- Boilers
- Cables
- Communication Equipment
- Fire Suppression Systems
- Hurricane Shutters
- Insulation Work
- Lawn & Garden Sprinklers
- Septic Systems & Well Pumps
- Solar Panels
- TV/Radio Receiving Sets
- Traffic Control Devices
- Water Treatment & Purification Systems
- Wind Turbines

#### SERVICING

- Asphalt Works
- Chimney Cleaning
- Elevator Escalator
- Furnace, Air Ducts & Ansel Hoods
- Janitorial Including Floor Waxing
- Painting
- Sandblasting
- Sewage Disposal
- Steam Cleaning, Machinery & Refineries
- Street Cleaning Including Snow Plowing
- Wrecking Buildings or Structures

**Contact your Property & Casualty Underwriter today!**



Strong Protection for Unique Markets

Capitol wants to  
write your next  
Sportsman's Club or  
Hunting Preserve



Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company



# Sportsman's Clubs and Hunting Preserves

## Target Markets

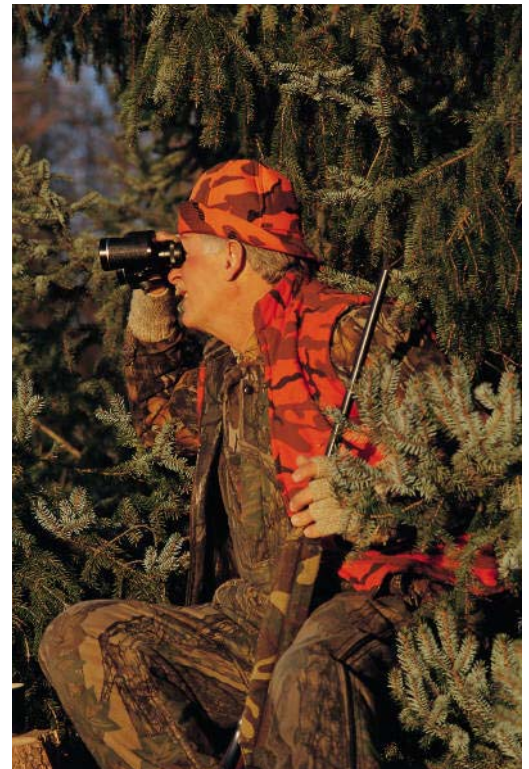
Coverage available for:

- Hunting Clubs
- Hunting Preserves
- Clay Target Clubs
- Rod and Gun Clubs
- Fishing Clubs
- Sportsman's Clubs
- Archery Ranges

## Product Features

- Coverage's available include Crime, General Liability, Inland Marine, Property, Umbrella and Workers Compensation (Note: Workers Compensation is only available in IA, IN, IL and WI).
- Limits up to \$1 million occurrence/\$2 million aggregate
- Umbrella limits up to \$5 million
- Coverage available on an Admitted or Non-Admitted Basis.

Please contact your Capitol Underwriter for additional information on this class of business.



Strong Protection for Unique Markets

Capitol wants to  
write your next  
Martial Arts Program!



Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company

# Martial Arts



## Highlights of the program include:

- Coverage for operations that provide instruction in various Martial Arts, including, but not limited to Karate, Judo and Tae Kwon Do.
- Rating is based on number of students annually.
- Medical Payments coverage for Martial Arts students at a \$2,500 per student limit can be purchased.
- Tournament Coverage can be purchased on a per tournament basis.
- Business Income and Extra Expense at Actual Loss Sustained available at no additional charge.
- Limited Property Extension Endorsement - Form C available at no additional charge.





# Catering Plus Product

We are excited to offer a monoline liquor liability product with customized coverages for banquet halls, off-premises caterers and concessionaires.

## COVERAGE AND PRODUCT FEATURES:

- ▶ Broad appetite for small to medium sized risks
- ▶ Competitive rates and coverage offered for these specialized classes
- ▶ Blanket additional insured coverage available for building owners for off-premises caterers\*
- ▶ Assault or battery coverage included for no additional premium\*
- ▶ Expense costs outside policy limits
- ▶ No deductible
- ▶ Limits up to \$1,000,000 each common cause/\$2,000,000 aggregate available
- ▶ Credit available for responsible risks with a formal third-party server awareness training program
- ▶ Terrorism coverage included for no additional premium

## ELIGIBLE CLASSES:

- ▶ Annual alcohol sales of \$500,000 or less
- ▶ Concessionaires at facilities with maximum seating for up to 3,500 persons
- ▶ Banquet halls and off-premises caterers with up to 600 annual events
- ▶ Off-premises caterers with an average attendance of 750 or less
- ▶ Coverage available for both licensed and unlicensed caterers

## ADDITIONAL ADVANTAGES:

- ▶ Established liquor liability market for over 25 years
- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Specialized claims unit with expertise in liquor liability
- ▶ Policy includes expanded definition of bodily injury

\* Product enhancements available in most states





# Catering Plus — Liquor liability for banquet halls, off-premises caterers and concessionaires

Our Catering Plus Product targets banquet halls, off-premises caterers and concessionaires that sell or serve alcohol.



## The HIT ZONE – *Our highest quote and bind ratio*

- 🚫 No liquor related losses in the past five years
- 🚫 No citations/violations in the past five years
- 🚫 All events ending by midnight
- 🚫 Formal alcohol awareness training for all alcohol-serving employees (see [www.liquortraining.com](http://www.liquortraining.com))

### ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to one claim or two violations (provided insured has at least five years in business and has taken appropriate preventative measures to avoid future incidents)
- ▶ Annual alcohol sales of \$500,000 or less
- ▶ All events end by 2:00 a.m.
- ▶ Concessionaires at facilities with maximum seating for up to 3,500 persons
- ▶ Banquet halls and off-premises caterers having up to 600 annual events
- ▶ Licensed and unlicensed off-premises caterers
- ▶ Banquet halls and off-premises caterers with an average attendance of 750 or less

### PRODUCT ADVANTAGES

- ▶ Competitive rates and specialized coverage for these classes
- ▶ Blanket additional insured coverage available for building owners for off-premises caterers\*
- ▶ Assault or battery coverage included for no additional premium\*
- ▶ Expense costs outside policy limits
- ▶ No deductible
- ▶ Policy includes expanded definition of bodily injury
- ▶ Established liquor liability market for over 25 years
- ▶ A.M. Best rated A++ carrier
- ▶ Specialized claims unit with expertise in liquor liability
- ▶ Employees automatically included as insureds

\* Product enhancements available in most states



# Catering Plus — Liquor liability for banquet halls, off-premises caterers and concessionaires

## INELIGIBLE RISKS

- ▶ More than one claim or two violations within the past five years
- ▶ Combination of one or more claim and one or more violation within the past five years
- ▶ Annual alcohol sales greater than \$500,000
- ▶ Concessionaires at facilities with maximum seating for over 3,500 persons
- ▶ Banquet halls and off-premises caterers with over 600 annual events
- ▶ Off-premises caterers with an average attendance of 750 or less
- ▶ Risks which permit self-service of alcohol
- ▶ Concession venues that permit BYOB (Bring Your Own Bottle)
- ▶ Risk with open bar after midnight
- ▶ Concession venues at concert halls featuring rock/hip hop music or located at water parks, amusement parks, professional sports arenas or racetracks
- ▶ Risks located in Alabama, Alaska, Illinois, Iowa, Louisiana, Mississippi, Oregon, Rhode Island and West Virginia

## AVAILABLE LIMITS

- ▶ Up to \$1,000,000 each common cause/\$2,000,000 aggregate

## SUBMISSION REQUIREMENTS

- ▶ Current version of our liquor liability warranty Application or any competitor's application
- ▶ Catering Plus Supplemental Liquor Liability Application

# Bakery Program

## A sweet business opportunity.

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

Property and Liability coverages available on a monoline or package basis for establishments baking or selling baked goods, including bakery plants.

### CGL

Coverage available:

- Primary limits up to \$3,000,000 Occurrence/Aggregate
- \$5,000 Medical Payment Coverage—Included
- Additional Interests—Included
- Hired and Non-Owned Auto
- 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 Actual Cash Value
- Equipment Breakdown
- Food Spoilage
- 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



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

S A Freerks & Associates, Inc.

314.436.2682

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

email: [info@safains.com](mailto:info@safains.com)

# Landowners Program

## Land your business here

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

Coverage available for vacant land, real estate development property, and land leased to others.

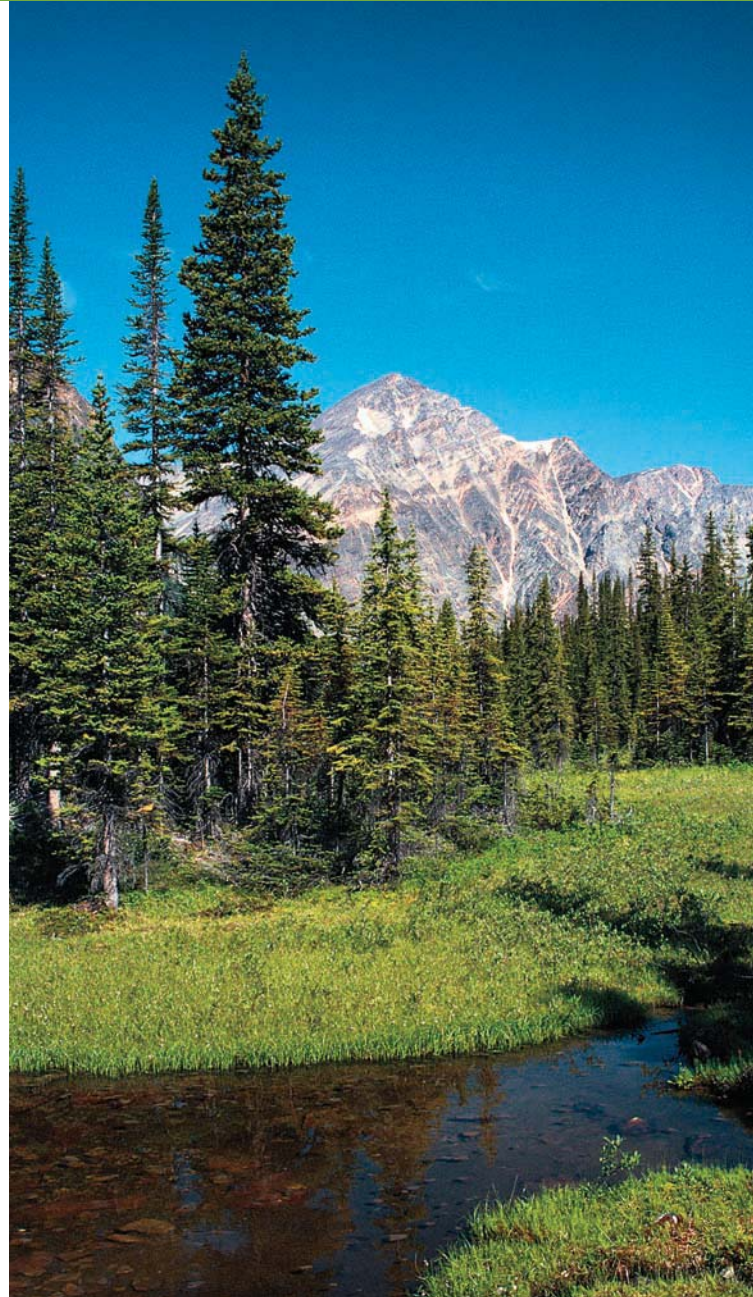
Tenant use of land leased to others can be for grazing, hunting, camping, fishing, parking, farming, hiking, cross-country skiing, strip mining, quarries, etc. The tenant should provide evidence of insurance to the owner, and include the owner as an additional insured.

### CGL

Coverage available:

- Primary limits up to \$3,000,000 Occurrence/Aggregate
- \$5,000 Medical Payment Coverage—Included
- Additional Interests—\$100 each
- Excess or Umbrella limits up to \$25,000,000

No deductible required



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email: [info@safains.com](mailto:info@safains.com)

# Office Building Program

## Working hard 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 owner-occupied office buildings and office space leased to the insured. Intended only for on-premises exposures.

### CGL

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- Hired and Non-Owned Auto
- \$5,000 Medical Payments Coverage—Included
- Additional Interests—Landlords included at no charge
- Coverage limited to designated premises
- Contractual Liability Limitation applies
- 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
- 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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email: [info@safains.com](mailto:info@safains.com)

# Pawn Shop Program

## Cash in on our Pawn Shop Program.

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

Property and Liability Coverages available on monoline or package basis for operations lending money on articles of personal property which have been left as security.

### Property

Coverage available:

- Building—Replacement Cost or ACV
- Contents—Subject to Evaluation Clause
- Business Income
- Basic, Broad or Special Form—Excluding Theft
- 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

### CGL

Coverage available:

- Primary limits up to \$3,000,000 Occurrence/Aggregate
- Hired and Non-Owned Auto
- Products/Completed Operations Excluded
- \$5,000 Medical Payments Coverage—Included
- Additional Interests—Included at no charge
- Excess or Umbrella limits up to \$25,000,000

No deductible required.

Contractual Liability Limitation.



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# Woodworking/Cabinetmaking Program

## Carve out more profitable business.

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

Property and Liability Coverage available on a monoline or package basis for woodworking operations including, but not limited to, cabinets, furniture, windows and doors.

### CGL

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- Hired and Non-owned Auto
- Included Coverages:
  - Medical Payments Coverage—\$5,000 Limit
  - Additional Interests
- Excess or Umbrella Limits up to \$25,000,000

Minimum \$500 deductible required

### Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad, or Special Form
- Replacement Cost or Actual Cash Value
- Equipment Breakdown
- Accounts Receivable
- Bailees' Customer
- Contractors' Equipment
- Installation Floater
- 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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