



## Congratulations!

After a long and distinguished career in the insurance business, Donna Temple has decided to retire. Donna has been with S.A. Freerks & Associates since our founding and has been instrumental in our success and longevity. Please join me in congratulating Donna on such a successful and productive career in our industry. SAFA and I will miss her. Her retirement is well-deserved, and I hope she enjoys every minutes of it!! My sincerest best wishes to a wonderful person and valued colleague.

- Stanley A. Freerks  
President

## Stand-Alone Cargo

We have a great market for Stand-Alone Cargo policies!

### Some of their top classes include:

- Sand/Gravel
- Grain
- Petroleum Products
- Frozen Food
- Household Goods Movers
- Autos
- Machinery

### Named Perils coverage is available for most classes, including:

- Livestock
- Mono-Line In-Tow and In-Tow Plus
- Mobile Homes

We can also consider risks hauling "general commodities". **Just call for a quote!**



## Lawn & Tree Service Commercial Auto & General Liability

You know the saying – "April showers bring Landscaping Contractors". If you're looking for Commercial Auto or General Liability coverage for lawn and tree service operations, let us help you grow your business this year.

**We've got a green thumb!**

### Business Types:

- Lawn Care
- Tree care (including trimming)
- Landscapers
- Nurseries
- Sod Layers
- Roadside Mowing

**Hole-in-One  
Prize  
Indemnification**



**Spring is in the air.** It's time to dust off those clubs, hit the course, enjoy the sun and get that hole-in-one. Are you ready?

- We typically write prize amounts of \$1M, but will consider limits of up to \$5M
- Coverage for amateur events, as well as tour and club professionals considered
- Prize limit reinstatements for multiple winners are available
- Written on a surplus lines basis
- Minimum premium is only \$200

**Contact your P&C underwriter!**



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

Strong Protection for Unique Markets

**CAPITOL**  
INSURANCE COMPANIES®  
Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company



## Accident Insurance Coverage

This coverage provides insurance for members of an athletic team or non-athletic group against injury for covered medical expenses. You may use our quick quote system to rate Accident Insurance risks.



Accident Insurance product highlights:

- Coverage is written on admitted paper
  - Available in all states except: ME, NC, NY, TX, VT, WA & WY
  - Flexible policy limit & deductible options
  - Coverage is available on either a Primary or Excess basis
  - \$150 Minimum Premium
  - Claim management services handled by Capitol Insurance
- 
- Premium qualifies for agency profit sharing plan
  - Ability to combine coverages with other Capitol products for added value

Starting immediately, you will be able to access an insurance quotation from our online quick quote feature. To get a quote, all you need is the following:

- Choose the sport or activity
- Choose the limit and deductible
- Select the number of participants or players

If the desired policy limit and deductible combination is not shown in our system, please contact your underwriter for that option.

Contact S A Freerks & Associates, Inc.  
1.800.342.2601  
info@safains.com



Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company



## Accident Insurance Eligible Risks

### Sports Leagues & Tournaments

- Adult & Youth Sports
  - Archery
  - Badminton
  - Basketball
  - Bowling
  - Boxing
  - Dance studios
  - Field Hockey
  - Football
  - Handball
  - Ice hockey
  - In-line skating
  - Lacrosse
  - Martial arts
  - Polo
  - Racquetball
  - Rifle
  - Rowing
  - Rugby
  - Soccer
  - Swimming
  - Tennis
  - Track
  - Volleyball
  - Weightlifting
  - Wrestling
- Baseball & Softball (adult or youth)
- Coaches/athletic officials

### Non-sports programs

- Junior ROTC
- Camps
  - Activity camps
  - Boy Scout & Girl Scout Councils
  - Day camps
  - Music day camps
  - Nature day camps
  - Religious retreats
  - Sports camps
  - Summer camps
- Daycare & preschool
- Special events
  - Beauty contests
  - Bible schools
  - Biking
  - Cave exploration
  - Dances
  - Fairs & exhibits
  - Hiking
  - Outings
  - Pageants
  - Parades
  - Picnics
  - Soap box derbies
  - Study Groups
- Special training
- Adult & Youth group trip/travel
  - Field trips
  - Ski trips

# Club Program

## Join our club for more business.

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

Property and Liability Coverages available on monoline or package basis for civic, luncheon, service, and social clubs, including lodges.

### CGL

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- \$5,000 Medical Payments Coverage—Included
- Additional Interests (Club members included)
- Sexual and/or Physical Abuse Coverage—Included for \$25,000 per claim/\$50,000 aggregate
- Liquor Liability
- Excess or Umbrella Limits up to \$25,000,000

No deductible required

### Property

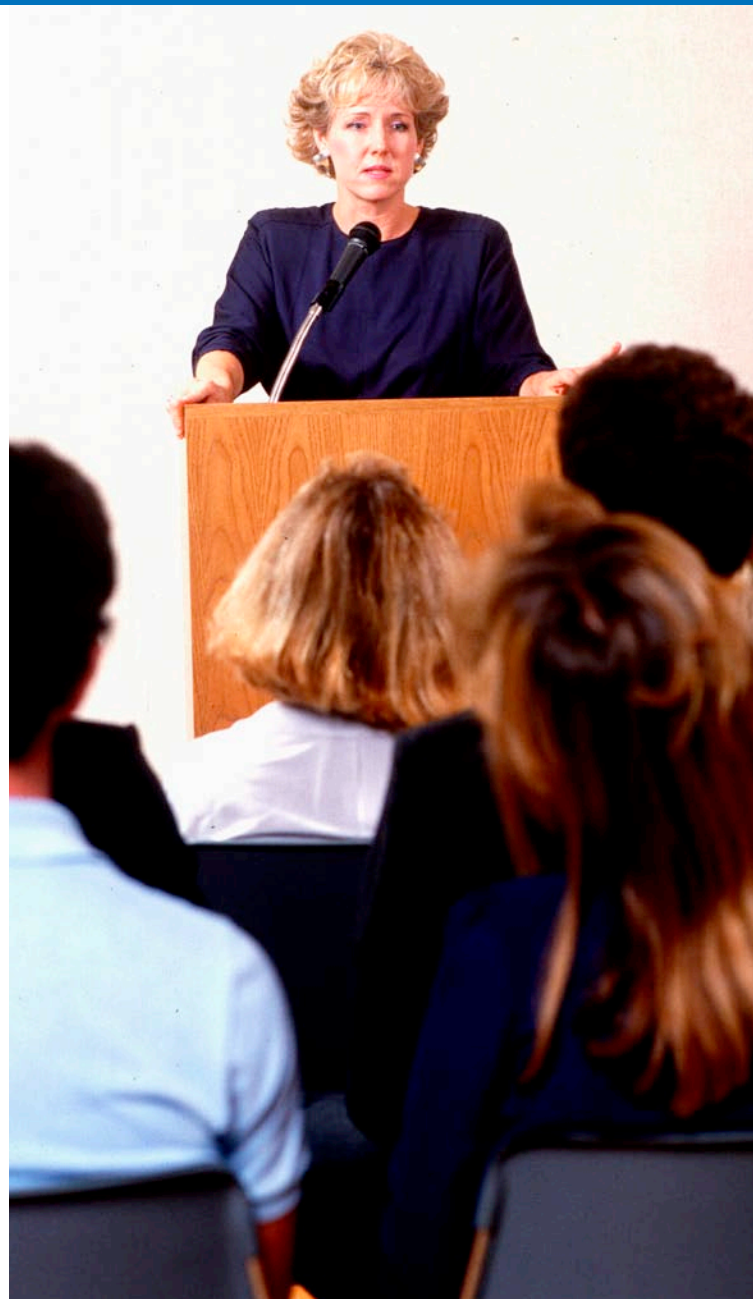
Coverage available:

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

# Exercise and Health Studio and Personal Trainer Program

## Get your profits in shape.

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

Property and Liability Coverage available on monoline or package basis for health and exercise clubs including: exercise equipment clubs, aerobic studios, weight lifting gyms, personal trainers, masseuses/massage parlors, dance studios, and physical therapists. Childcare for club members while on premises is included.

### CGL

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- Liquor Liability
- Hired and Non-owned Auto
- Excess or Umbrella Limits up to \$25,000,000
- Included Coverages:
  - Medical Payments Coverage—\$5,000 Limit
  - Blanket Additional Insured Endorsement
  - Club Members as additional insureds
  - Errors and Omissions Coverage Part—Policy Limits
  - Sexual and Physical Abuse Coverage—\$25,000 per claim/  
\$50,000 Aggregate (Higher optional limits available)

No deductible required.

Loss Prevention Brochure available.

### Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad or Special Form
- Replacement Cost or ACV
- 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.*

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.



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.

# Employment Agencies Program (Temporary Clerical or Retail)

## We're on the job.

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

Property and Liability Coverage available on a monoline or package basis for employment agencies placing individuals in temporary clerical or retail assignments.

### **CGL**

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- Additional Interests—\$100 each
- \$5,000 Medical Payments Coverage—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
- 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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## ***Environmental Liability***

Markel's Environmental product line provides a complete offering of environmental insurance products to address the needs of your insured. Whether the exposure is operational or premises, contingent or contractual legacy issues or first time buyer, we have the coverages to meet your needs.

### **Coverages**

- Contractors Pollution Liability
  - Protects environmental contractors, trade contractors, and general contractors
  - Offer both claims made and occurrence
- Professional Liability
  - Targets environmental consultants and engineers
  - Claims made coverage offered
- Environmental Impairment Liability
  - Protects commercial, industrial, environmental, habitational and institutional facilities against pollution to their premises
  - Claims made coverage offered
- Commercial General Liability
  - Protects environmental contractors, consultants and engineers; manufacturers and distributors of environmental products or products that can give rise to a pollution condition
  - Offer both occurrence and claims made
- Follow Form Excess
  - Target business: 100% supported and will be excess of the CGL, pollution and professional liability coverage form and endorsements (Markel Environmental must write the underlying GL)

**Maximum Limits of Liability** \$10,000,000

**Minimum Premium** \$2,500





# ***Environmental Liability***

## ***Small Contractors and Consultants***



### **Targeted Business**

- Environmental contractors and consultants

### **Coverages Available**

Package includes:

- General liability
- Contractors pollution liability
- Professional liability

### **Coverage Enhancements**

- Hired & non-owned auto liability available (additional premium applicable)
- Blanket additional insured
- Waiver of subrogation
- Primary/non-contributory additional insured
- Stop gap (for monopolistic WC states)
- Transportation pollution liability
- Non-owned disposal sites (additional premium applicable)
- Coverage available for mold remediation and testing (additional premium applicable)

### **Limits Available**

\$1,000,000 / \$1,000,000 / \$1,000,000  
\$1,000,000 / \$2,000,000 / \$1,000,000

### **Minimum Premium**

\$2,500 1 year  
\$4,000 2 years

### **Minimum Deductible**

\$1,000 GL / \$2,500 CPL / \$2,500 PL

### **Program Qualifications**

- At least one year in business
- \$1,000,000 or less in annual revenues
- 75% of operations and services attributed to environmental/pollution exposures

### **Recent Successes**

- Asbestos abatement/lead abatement
- Hazardous material packing/lab packing
- PCB removal
- Storage tank removal, installation, testing
- Environmental site assessments
- Remedial investigations and design
- Groundwater and soil remediation
- Air quality sampling and consulting
- Wetlands/delineation/sampling

### **Excluded Classes**

- Non-environmental and trade contractors
- General contractors
- Oil & gas contractors
- Fire/water restoration contractors

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

**Contact us**

Stanley A. Freerks ext. 13 [sfreerks@safains.com](mailto:sfreerks@safains.com)  
President, Owner, CPCU

Kristin Wagnon ext. 19 [kwagnon@safains.com](mailto:kwagnon@safains.com)  
Vice President

**Commercial Auto/Transportation Underwriters**

Larry Oelrich ext. 17 [loelrich@safains.com](mailto:loelrich@safains.com)  
Tara Anderson ext. 12 [tanderson@safains.com](mailto:tanderson@safains.com)  
Debbie Robison ext. 26 [drobison@safains.com](mailto:drobison@safains.com)  
Kristin Wagnon ext. 19 [kwagnon@safains.com](mailto:kwagnon@safains.com)

**Commercial Auto Assistants:**

Andrea Buhr ext. 35 [abuhr@safains.com](mailto:abuhr@safains.com)  
Toni Raniolo ext. 11 [traniolo@safains.com](mailto:traniolo@safains.com)

**Garage Underwriters**

Matt Blessing ext. 40 [mblessing@safains.com](mailto:mblessing@safains.com)  
Toni Raniolo ext. 11 [traniolo@safains.com](mailto:traniolo@safains.com)

**Personal Lines Underwriter**

Julie Whitby Koller ext. 16 [jkoller@safains.com](mailto:jkoller@safains.com)

**Professional Lines Underwriter**

Kristin Wagnon ext. 19 [kwagnon@safains.com](mailto:kwagnon@safains.com)

**Property & Casualty Underwriters**

Matt Blessing ext. 40 [mblessing@safains.com](mailto:mblessing@safains.com)  
Rose Propst ext. 14 [rpropst@safains.com](mailto:rpropst@safains.com)

**Property & Casualty Assistants**

Courtney Kupinski ext. 21 [ckupinski@safains.com](mailto:ckupinski@safains.com)

**Branch office**

Mike Kram / Nixa MO [mkram@safains.com](mailto:mkram@safains.com)

**Accounting**

Amy Schaper ext. 22 [aschaper@safains.com](mailto:aschaper@safains.com)