



## Seasonal Risks Commercial Auto & General Liability

Have a seasonal risk that needs quoting? We can help with risk as wide as the great outdoors. We can even offer short-term policies.

### Common Seasonal Accounts:

- Off Road Jeep Tours
- Canoe Rentals
- Fishing Lodges
- Campgrounds
- Hiking Expeditions
- Hunting Guides
- Sightseeing



## Garage Repair Operations

Need a market for your tougher Garage repair operations? We accept a wide variety of repair risks, but we can also write admitted in most states.

### Repair Opportunities:

- Truck/Tractor
- Trailer
- Contractor's Equipment
- Mobile Equipment
- Skidders
- Trucks with Lifts
- Motor Home Appliance
- Incidental Small Engine
- Bus Repair (up to 25%) includes school buses, charter buses, etc.

**Don't forget!** We can write Used Tire Sales with your repair risks.

## Pest Control Program Property & Liability

This program is intended for herbicide/pesticide operations, wildlife removal services (for smaller wildlife such as raccoons, birds, rodents, bats etc.), and termite control and inspection services.

### Liability Features included at no additional charge:

- \$100,000 property in the care custody and control of herbicide/pesticide contractors
- \$10,000 In-Transit Pollution Coverage
- \$10,000 Lost Key Coverage

### Liability Additional Coverage Option:

- Professional Liability for Wood Destroying Organism Inspection Service

### Property Additional Coverage Options:

- \$25,000 Equipment Breakdown
- Property Damage Coinsurance 80%, 90% or 100%
- Replacement Cost - Building, Tenants' Improvements & Betterments, Business Personal Property, Personal Property of Others
- Building Glass - Tenant's Policy
- Business Income Coverage
- Tenant's Improvements and Betterments
- Limited Property Extensions Endorsement
  - Accounts Receivable \$25,000
  - Arson Reward \$5,000
  - Electronic Data Processing Equipment Off Premises \$5,000
  - On Premises \$10,000
  - Employee Theft \$5,000
  - Fine Arts \$5,000
  - Fire Department Service Charge \$5,000
  - Fire Protection Device Recharge \$1,000
  - Money and Securities \$5,000
  - Personal effects & Property of Others \$7,500
  - Property in Transit \$10,000
  - Sewer Drain or Sump Backup or Overflow \$5,000
  - Spoilage or Contamination \$5,000
  - Valuable Papers & Records other than Electronic Data \$25,000

**For information on these or other programs, please contact your underwriter today!**



Report a New Loss 24 Hours a Day!  
800.452.6911

The Canal Insurance Company Claims support staff handles all first notice of loss reports from 8:00 a.m. to 5:00 p.m. (EST) Monday through Friday.

When reporting a loss during normal business hours, remember to advise our Operator that you need to report a new claim. You will then be transferred to a Customer Service Representative who will take all necessary information from you.

Those calling Canal's 24-hour Claims reporting hotline during nights and weekends will be directed to our after-hours service. Your claim will then be escalated based on predetermined criteria set by Canal.

***Other reporting options:***

***Online:*** [canalinsurance.com](http://canalinsurance.com)

***Email:*** [claims.email@canal-ins.com](mailto:claims.email@canal-ins.com)

***Fax:*** 864.679.2518



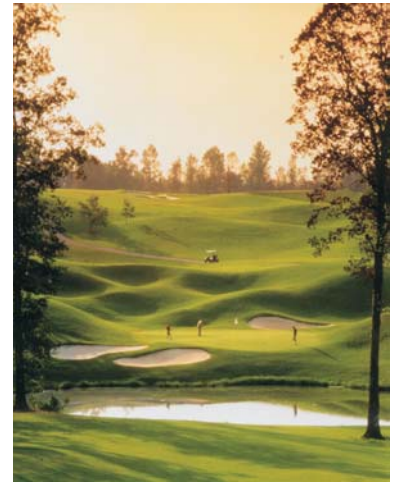
Strong Protection for Unique Markets

Capitol wants to  
write your next  
Golf Course!



Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company

# Golf Courses



## Features from Capitol...

- Property coverage available for foot bridges, retaining walls, fences, underground sprinklers, hole or tee markers, benches, water coolers, ball washers, pins and hole cups, exterior light poles, paved walks and patios
- Lawn coverage for tees, greens and cut fairways
- Limited Pesticide/Herbicide coverage available
- Competitive rates on golf carts, lawn and other miscellaneous golf course equipment.
- We offer coverage for:
  - Property of Others
  - Special Events
  - Hole-In-One Contests
  - Pro shops, restaurants, and bars
  - Liquor liability available in most states

Capitol targets  
small to medium size  
private, semi-private  
and public courses

### Agency Information

S A Freerks & Associates, Inc.

1.800.342.2601

info@safains.com



**CAPITOL INSURANCE COMPANIES**  
1600 Aspen Commons Middleton, WI 53562 ·  
PO BOX 5900 Madison WI 53705

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.

**Capitol wants to  
write your next  
special event!**

**Strong Protection for Unique Markets**

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

# Special Events



## Features from Capitol...

- Coverage from a company with an “A” Excellent rating from AM Best
- Third party property damage liability automatically covered if facility is rented for 7 or fewer consecutive days
- Exceptional customer service
- Liquor liability coverage available in most states
- Liability limits including umbrella available up to \$5 million
- Primary liability limits up to \$1 million occurrence/\$2 million aggregate
- Property, Inland Marine & Crime coverage also available for added value

Anniversary Celebrations  
Athletic Events  
Auto Shows (No racing)  
Bar Mitzvah/Bat Mitzvah  
Beauty Pageants  
Bicycle Race  
Block Party  
Body Building Shows  
Bowling Tournaments  
Bridal Showers  
Church Groups  
Dodge Ball  
Family Reunions  
Farmer's Markets  
Festivals  
Fishing Tournaments  
Fraternal Organizations  
Haunted Houses  
Home Shows  
Ice Cream Socials  
Parades  
Parent Teacher Organizations  
Pumpkin Patch  
Running/Marathons  
Sidewalk Sales  
Social Gatherings  
Volunteer Fire Departments  
Wedding Receptions

And Many More.....

Strong Protection for Unique Markets

Capitol wants to  
write your next  
3-B Facility!



Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company



# Beauty, Barber & Body

## Features from Capitol...

- Coverage for licensed Aestheticians, Barbers, Beauticians, Cosmetologists, Electrologists, Massage Therapists and Tanning Operations.
- Professional liability coverage available.
- Stand alone liability coverage available on tanning beds.
- Capitol will consider Day Spa operations depending on their activities.



## Eligibility

- Beauticians, barbers and massage therapists must be properly certified and/or state licensed.
- No application of permanent make-up or medi-spa operations.
- Tanning operations cannot be part of a regional or national franchise.
- Records must be maintained on all customers for all operations.



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Strong Protection for Unique Markets

**CAPITOL**  
INSURANCE COMPANIES®

Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company



# Tanning Salons

## Features from Capitol...

- Tanning operations may be written on an **Admitted** or **Non-Admitted** basis
- We will write stand alone liability coverage on tanning beds

## Eligibility

- Risks with 10 or fewer sun tan beds per location
- Operations may not be part of a regional or national franchise
- Tanning bed maximum radiation 8.0% U.V.B. (submit greater than 8%)
- Tanning bed controls must be operated by the insured
- Customers limited to a maximum of 20 minutes per tanning session



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Capitol wants to  
write your next  
VFW/Legion Hall



Capitol Indemnity Corporation  
Capitol Specialty Insurance Corporation  
Platte River Insurance Company

## VFW/Legion Hall

Coverage for various types of clubs ranging from small social and civic clubs to clubs known on a national basis like Veterans of Foreign Wars (VFW) and other fraternal organizations (e.g. Elks, Moose, Eagles, Optimist)

### Lines of Coverage:

- Crime
- General Liability (Liquor Liability & Special Events)
- Inland Marine
- Property
- Umbrella
- Workers' Compensation (Subject to availability)
- Commercial Auto (no livery exposure)

### Eligibility:

- Building over 30 years—must have roofing, heating, wiring and plumbing updated within the last 10 years. If updates have not been made, please submit)
- Fire suppression system over cooking area, with independent contracted servicing (applies to commercial cooking only).
- Exhaust duct cleaning by an independent semi-annual cleaning service (applies to commercial cooking only).



# 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.

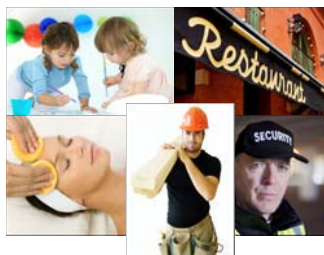
## Property Coverage

### **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.

# Builders' Risk Program

## A great way to build your business

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

Property coverage available for buildings in the course of construction. Coverage can be written for either renovations or new construction.

### Property

Coverage available:

- Building
- Contents
- Basic, Broad, or Special Form
- Replacement Cost
- Equipment Breakdown
- Contractors' Equipment
- Installation Floater
- Building materials and supplies while in transit or at an unscheduled storage location—\$5,000 limit included (higher limits available)



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

S.A. Freerks & Associates, Inc.

1.800.342.2601

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

# Entertainment Program

## Coverage that deserves a round of applause.

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

Property and Liability coverages available on a monoline or package basis for entertainers who typically perform on a local level, at events such as private parties, fairs/exhibitions, neighborhood carnivals, or theater productions. Types of entertainers eligible for coverage include, but are not limited to, bands, DJs, clowns, caricature artists, face painters, home party entertainers, psychics/fortune tellers, theatrical performers, and singing/stripping telegrams.

### CGL

Coverage available:

- Primary limits up to \$3,000,000 Occurrence/Aggregate
- Included Coverages:
  - Sexual/Physical Abuse Coverage—\$25,000 per Claim/\$50,000 Aggregate limit (higher limits available)
  - Medical Payments Coverage—\$5,000 limit
  - Blanket Additional Insured Endorsement
- 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
- Theatrical Property
- 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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[info@safains.com](mailto:info@safains.com)

# Parking Lot/Driveway Program

## Pull up to a great opportunity.

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

Property and Liability Coverage available on a monoline or package basis for parking lot, driveway or sidewalk cleaners/sweepers, paving/repaving, and maintenance operations such as: oiling, seal coating, stripe painting, and incidental snow removal and water pressure cleaning.

### Property

Coverage available:

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

### CGL

Coverage available:

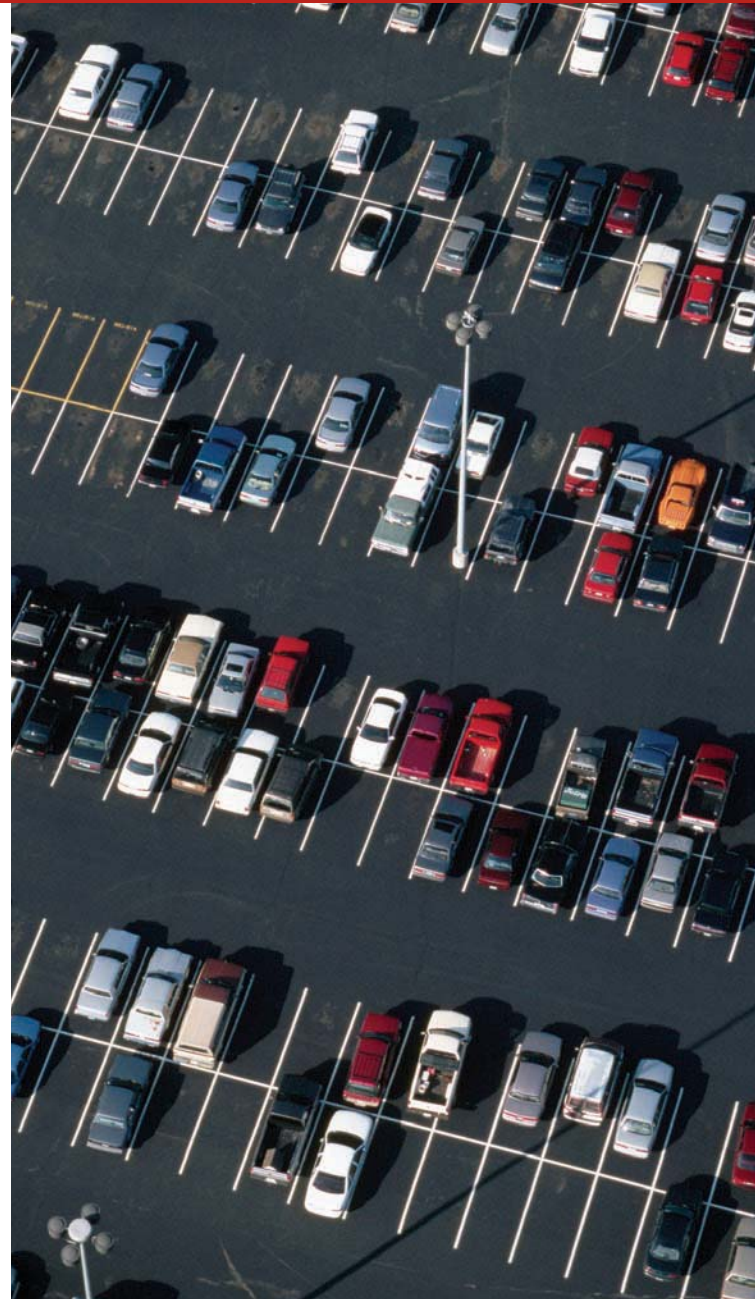
- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- Additional Interests—\$100 each
- \$5,000 Medical Payments Coverage—Included
- Excess or Umbrella Limits up to \$25,000,000

\$500 minimum 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



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# Shopping Center Program

## Watch your profitable sales go up!

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

Property and Liability Coverage available on a monoline or package basis for lessor's risk exposure on strip shopping centers. To qualify, the centers must have at least five stores and 25,000 sq. ft. or more for automobile parking at each location.

### Property

Coverage available:

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

### 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 \$25,000,00

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



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***We're on the Web!***

***Visit us at:***

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

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