



Inland Marine
See what we have to offer!

- Competitive rates & deductibles as low as \$250
- Low minimum premiums (\$250 if written as part of a package, \$500 monoline)
- Broad & All Risk Perils available
- Blanket coverage available for unscheduled tools & equipment
- Replacement Cost coverage available
- Unscheduled tool rate lowered, and higher limits now available

Major Classes

Machinery & Equipment	Tools
Contractors Equipment	Medical Equipment
Farm Equipment	Outdoor Signs

Specific Classes

Air Compressors	Irrigation Equipment
ATMS	Mall Kiosks
Caterers Equipment	Office Trailers
DJ Equipment	Vending Carts
Golf Carts	Welding Equipment



Truckers – Commercial Auto

Common risks we can write:

- New Ventures
- Single unit/driver
- Tractor/trailers as well as light and medium GVW
- Hauling commodities such as produce, dry goods, building materials, and refrigerated goods

Additional Coverages available include General Liability, Cargo, and Trailer Interchange

Taxi – Commercial Auto

Common risks we can write:

- New Ventures
- 1 or 2 drivers
- Single unit
- Minivans
- Rural Areas

New & Improved Farm Liability Program

- Off-premises exposures necessary or incidental to the ownership, use or maintenance of the farm premises are acceptable
- ATV coverage available
- Boarding of horses acceptable
- Hobby Farms, City Farms, Tenant Farms acceptable
- Cattle herds >500 can be submitted
- Increased GL limits to \$2MM/\$4MM available
- \$500 PD Deductible no longer required
- Per Location aggregate available
- Inland Marine – Irrigation equipment now eligible

Amusement Devices
General Liability

Let us help with your hard to place land-based Amusement Device accounts.

We can look at most types of Amusement Devices including:

Bounce Houses	Inflatable Slides
Carnival Rides	Go Carts
Rock Climbing Walls (with a harness)	Trampolines (with a harness)

- Based on receipts, not number of units
- Same price for inflatables and non-inflatables
- \$5000 Minimum premium
- Lower minimum premium when used with short term, special events

Contact our underwriters for more information about these programs or any other risk you need to place!



**Put your business
in overdrive**



For-Hire Trucking Program

CMV-1 (3-10)

Our For-Hire Trucking Program is driven by opportunity.

Offered by our premier specialty carrier, National Casualty Company*, rated A+XV by A.M. Best.

This program is specially designed for for-hire truckers and provides comprehensive coverage for owner/operators to fleet owners.

Product Highlights

We offer a full range of competitive coverages featuring:

- Auto Liability, General Liability, Physical Damage, Cargo
- MCS-90 (when required) and Broadened Pollution Coverage
- Expanded Towing Coverage
- Finance "Gap" Coverage
- Personal Effects Coverage
- Down Time Coverage
- Unladen Liability Coverage available
- Electronic Equipment Coverage
- Debris Removal
- Earned Freight
- Broadened Reefer Breakdown
- Prompt issuance of FHWA and other filings
- 24/7 Claim staff dedicated exclusively to truck claims
- Vanishing deductible
- Single deductible for combined physical damage and cargo losses

Preferred Pricing for Preferred Customers

- ✓ Experienced drivers
- ✓ Clean driving records
- ✓ Accident-free driving history
- ✓ Verifiable prior insurance
- ✓ Newer vehicles

Competitive rates for today's marketplace.

*National Casualty Company is part of the Scottsdale Insurance Group.

S.A. Freerks & Associates, Inc.

Ph: 800.342.2601
Fx: 314.436.1532
email: info@safains.com
web: www.safains.com





Why Choose the Canal Fleet Policy?

Longevity

Over 70 years of commercial transportation insurance experience

Specialization

Trucking insurance is all we do!!

Tenured Senior Staff servicing your account

Financial Strength

A.M. Best "A" Rating

Capital Position: A++ Rated (*\$409M Surplus, \$912M Assets*)

Convenient Payment Options!

Ask your Agent about Canal's Until Cancelled Policy:

Continuous coverage and motor carrier filings

Payment plan of 12 monthly installments

No need to complete a renewal application

Continuous policy eliminates insurance shopping hassles!

Did you know?

Canal can issue your Auto Liability, Physical Damage and Cargo on a Fleet Reporting policy!

Canal's Preferred Cargo form covers unattached trailers for up to 72 hours!

Canal offers Gap coverage, a combined deductible and broadened pollution coverage!

S A Freerks & Associates
1.800.342.2601





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

Day Nursery or Preschool Program

A program to grow on.

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

Property and Liability coverages available on monoline or package basis for day care centers, in-home day care, before and after school programs, sick-child day care, and child care associated with other organizations (hotels, clubs, YMCA/YWCA, churches, etc.).

CGL

Coverage available:

- Primary limits up to \$3 million occurrence/aggregate
- Per child premium basis—based on average daily attendance
- Excess or Umbrella limits up to \$25 million
- Included Coverage:

Additional Interests

Errors & Omissions Coverage Part—Policy Limits

Medical Payments—\$5,000 limit

Sexual/Physical Abuse Coverage:

Day Care Centers—\$100,000 per claim, \$300,000 aggregate

In-Home Day Care—\$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 Actual Cash Value
- Equipment Breakdown
- Accounts Receivable
- Computer Equipment
- Outside Signs
- Food Spoilage
- 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

BR/GF-5 e (11-09)



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

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Grocery/Convenience Store Program

Feed your business.

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

Property and Liability Coverage available on monoline or package basis for small grocery, convenience and food stores that are 3,000 square feet or less. Stores may include fuel sales and/or one coin-operated, drive-through, automatic car wash bay.

CGL

Coverage available:

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

No deductible required

Property

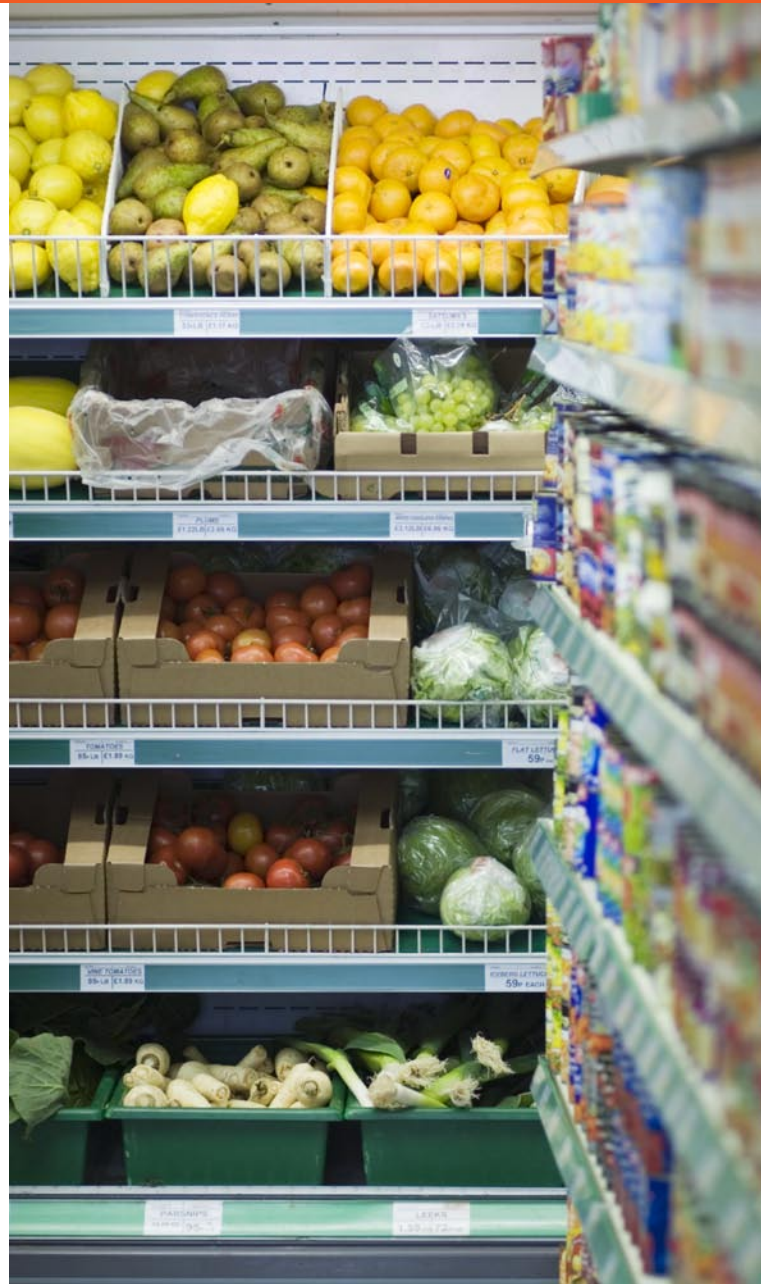
Coverage available:

- Building
- Contents
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- Basic, Broad, or Special Form
- Replacement Cost or Actual Cash Value
- Equipment Breakdown
- Food Spoilage
- Accounts Receivable
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- Inside the Premises—Robbery or Safe Burglary of Other Property
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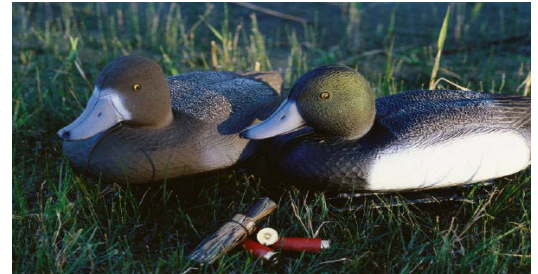
800.342.2601

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

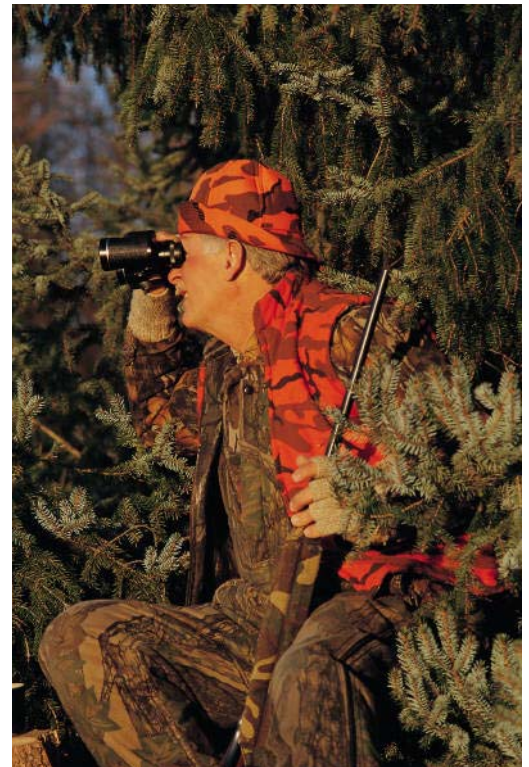
Coverage available for:

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

Product Features

- Coverages 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.



S A Freerks & Associates, Inc.
1.800.342.2601

Strong Protection for Unique Markets



Capitol Indemnity Corporation
Capitol Specialty Insurance Corporation
Platte River Insurance Company

Mobile Home Parks



Product Features: Admitted Coverage

- Coverages available include General liability, Property, Umbrella, Crime
- Limits up to \$1 million Occurrence/ \$2 million Aggregate
- Umbrella Limits up to \$5 million
- Liability rated on a per site basis

Eligible Risks Include (but not limited to):

- Permanent mobile home parks
- Incidental exposures including offices, pools, playgrounds, club houses, convenience stores
- Minor road maintenance such as snow removal or lawn maintenance
- Water/septic systems must comply with governmental codes

Capitol Specialty Only

- Permanent mobile home parks with limited amounts of rental units
- Propane tank re-fueling

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Owners Protective Liability Program

Extra Protection

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

Owners Protective Liability Coverage is available for the owner's interest in commercial and residential projects and purchased by the designated contractor identified on the policy supplemental declarations for acts arising out of the designated contractor's operations. The project can involve new construction, renovation, or tenant improvements. The designated contractor must have primary liability coverage.

Coverage as provided by CG 00 09 is for Bodily Injury and Property Damage only for operations performed for the insured by the designated contractor at the specified location. Coverage is not provided for Products/Completed Operations.

Owners Protective Liability Coverage is a stand-alone coverage part and may not be written in conjunction with other coverage parts.

Coverage available:

- Primary limits up to \$1,000,000 Occurrence/\$2,000,000 Aggregate
- Additional Insured—Engineers, Architects or Surveyors—Included
- Additional Insured—State or Political Subdivisions—Permits—Included
- Additional Insured—Mortgagee, Assignee or Receiver—Included
- Excess or Umbrella limits up to \$25,000,000

No deductible required



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

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**Capitol wants to
write your next
Professional Medical
Technician!**

Strong Protection for Unique Markets



Capitol Indemnity Corporation
Capitol Specialty Insurance Corporation
Platte River Insurance Company



Professional Medical Technicians

This coverage is designed to be excess coverage over other professional liability policies. Coverage is offered for:

- Claims you become legally obligated to pay while acting or directing others in your professional capacity, or serving on a hospital board or committee.
- For personal liability incurred for claims unrelated to your professional duties, including medical payments to others

Program Highlights:

- Minimum premium \$45 (Students) or \$65 (Professionals)
- Coverage available for both professionals and students
- Written on admitted paper



Some of the occupations we cover:



- Audiologist
- Corrective Therapist
- Dental Assistant
- Day Care Center Nurse
- Dental Hygienist
- Dialysis Technician
- Dietician
- EEG Technician
- EKG Technician
- Inhalation Therapist
- Instructor/Teacher
- Licensed Practical Nurse



- Medical Assistant
- Medical Record Technician
- Medical Technologist
- Nurses Aide
- Nurse Assistant
- Occupational/Massage Therapist
- Ophthalmic Assistant
- Physical Therapist
- Physiotherapist
- Prosthetist
- Recreational Therapist
- Registered Nurse

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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.



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