

Property & Inland Marine Continued

Contractors Equipment Schedules & Misc Inland Marine
Deductible Buybacks
DIC (Earthquake / Wind)
Earthquake including California
Habitational - Apartments, Condos & Rental Dwelling
Hotels / Motels
Lessors Risks
Manufacturing Risks
Residential Care Facility - Assisted Living Homes
& Nursing Homes
Shopping Centers / Strip Malls
Vacant Buildings
Warehouses

Property MGU

Nationwide excluding AK, HI, IL & KY
In-House Binding for Middle Market Property
100% TIV Risks, Primary (First Loss), Excess Loss-Buffer
Substantial Capacity for Broad Range of Classes

Excess / Umbrella

Large Limits Available for Most Classes
Layering Available if Needed

Liquor Liability

Bars / Restaurants / Nightclubs
Special Events
Monoline or Package
Assault & Battery Available

Environmental / Pollution Liability

Abatement Contractors - Lead, Asbestos & Mold
Environmental and Non-Environmental Contractors
Underground Storage Tanks

Professional Lines

E&O, EPLI, D&O, Tax Liability, Fiduciary, Crime, Etc.
Assisted Living Facilities / LTC
Financial Institutions
Groups: Doctors, Therapists, Locum Tenens
Home Health Services
Home Inspectors
Individual High Risk Doctors
Management Consultants
Medical Professionals
Mental Health Facilities
Miscellaneous Professional Risks
Mortgage Brokers
Nursing Homes
Private / Public / Nonprofit Organizations
PEO (Professional Employer Organizations)
Real Estate Agents / Brokers / Property Managers
Technology Professionals

Trucking Specialists

Liability, Physical Damage, Cargo & Truckers
General Liability
Bobtail
Business Auto
Local, Intermediate & Long Haul Truckers
Fleet Accounts (16 Power Units or More), All States
except CA, MA, MI, NJ & NY

Office Locations

Hunt Valley, Maryland (Corporate)

800.366.5810 - Fax 410.828.8179

Phoenix, Arizona

800.418.9763 - Fax 602.324.2306

San Francisco, California

All Risks of CA Insurance Services, LLC
License #0E63424

800.451.9680 - Fax 415.738.5389

Fort Lauderdale, Florida

800.892.8527 - Fax 954.731.5554

Jupiter, Florida

866.350.6885 - Fax 561.748.1560

Orlando, Florida

866.661.3901 - Fax 321.286.0034

Tampa, Florida

866.363.1295 - Fax 813.569.1795

Atlanta, Georgia

866.484.5235 - Fax 770.495.3591

Charlotte, North Carolina

866.747.4757 - Fax 704.541.7139

Philadelphia, Pennsylvania

888.243.3660 - Fax 215.701.1849

York, Pennsylvania

800.723.1022 - Fax 717.441.3784

Alexandria, Virginia (DC Metro)

703.647.6212 - Fax 410.828.8179

Richmond, Virginia

800.366.7475 - Fax 804.330.9485

Seattle, Washington

866.598.9047 - Fax 425.372.0039

www.allrisks.com

All units may offer additional classes. Offerings at each branch office may differ. Contact your local branch office or visit our website at www.allrisks.com for more details.

*All Risks Limited Insurance Services (CA)
- CA License #0B84526*

allrisks
Get It Done Right. Now.®

ALL RISKS,
THE INDEPENDENT
WHOLESALE
INSURANCE
PROVIDER THAT
OFFERS YOU
MORE

⦿ Binding Authority / MGA

All Risks, Ltd. has several in-house contracts with the ability to quote, bind and issue. We represent, under binding authorities, the widest array of specialty carriers available with A+ A.M. Best ratings. Minimum premiums are low and quote turn-around is quick. Binding lines of coverage include General Liability, Property, Inland Marine, Package, Liquor and Professional Lines.

⦿ Brokerage Services

For larger or more complex risks, we work with the top Brokerage markets in the industry to help secure the most favorable terms possible. Brokerage strengths include, but are not limited to, General Liability, Large Property Risks, Professional Lines, Pollution and Excess / Umbrella. Minimum premiums vary by line of business and class.

General Liability

Bars / Restaurants / Nightclubs
Caterers / Halls
Clubs - Social, Civic & Nonprofit
Contractors - General Contractors & Artisan
Day Cares - Children & Adult Day Care
Discontinued Products
Habitational - Apartments, Condos & Rental Dwellings
Home Health Care & Assisted Living Facilities
Homeowners & Condo Associations
Landscapers / Tree Trimmers
Lessors Risks
Manufacturing Risks
Medical Transport - Emergency & Non-Emergency
Mobile Home Parks
Pharmaceuticals / Nutraceuticals / Dietary
Product Risks - Manufacturers & Distributors
Retail & Mercantile Risks
Salvage Yards / Recyclers
Schools
Social Service Facilities - Homeless Shelters, Halfway Houses, Crisis Centers & Rehab Centers
Special Events - Parties, Festivals, Concerts & Fairs
Vacant Buildings / Vacant Land

Construction

Artisans / Subs & GC's (Residential/Commercial)
OCP's & Owners Interest
Owner / Contractor Controlled Insurance Programs (Wrap-ups) & Project Specific Policies
EIFS Contractors
Roofers / Framers / Siding / Window Contractors
Infrastructure Contractors
Excess Capability
And More

Property & Inland Marine

Bars / Restaurants / Nightclubs
Builders Risks
Coastal Properties including Wind

AcelaRate™

Bringing Speed and Efficiency to the Small Insurance Account Transaction

Phone quoting for hundreds of classes in AZ, CA, DE, DC, FL, GA, MD, NV, NJ, NC, OH, PA, SC, TX & VA

Quotes emailed / faxed immediately
Dedicated call center available Monday - Friday 8:00 AM - 5:00 PM, at: 877.275.9578

- Option 1 - Personal Lines "QuickHome"
- Option 2 - Small Commercial
- Option 3 - Payment Plans
- Option 4 - Workers' Compensation "QuickComp"

- Agent Reward Program
- Competitive Commissions
- No Premium Commitments
- Online Quoting

Payment Plans Available through Skipjack Premium Finance

Visit www.AcelaRate.com for more information on the targeted classes and states.

Garage

Located in York, PA & Richmond, VA Offices

Coverages & Coverage Highlights

- Limits to \$1 Million
- Premises, Operations and Products
- Medical Payments
- Uninsured / Underinsured Motorists
- Non-Owned Auto Liability
- Dealers Physical Damage
- Garage Keepers
- *Property, Crime and Workers' Compensation coverage can also be provided in some states*

Eligible Classes of Business

- Auto Wholesalers
- Commercial Vehicle Dealers
- Non-Franchised Used Car Dealers

Service or Repair Operations

- Heavy Truck Repair
- Valet Services
- Auto and Light Truck Repair
- Auto Body Shops
- Car Washes

Mobile Detailers
Radiator / Transmission Shops

States

AL, AZ, AR, CA, CO, CT, DE, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, MO, NE, NV, NH, NJ, NM, NC, OH, OK, OR, PA, RI, SC, TN, TX, VT, VA, WA, WV & WI

National Specialty Programs

Our National Specialty Programs Unit, located in the Maryland office, offers proprietary programs nationwide. We offer in-house binding authority, multi-line capability and coverage among the broadest available in the insurance industry.

Industry Groups:

Alarm Contractors - Installation, Monitoring, Sales, Service for Fire, Burglar, Key Control, Closed Circuit TV

Architects & Engineers Professional Liability - Architects - Interior Design, Landscape, Golf Course; Engineers - Civil, Electrical, Mechanical, Structural, HVAC

Dealers Physical Damage - Franchised (New) Auto, Motorcycle & Truck Dealers; RV, ATV, Construction Equipment & Implement Dealers; Large Non-Franchised Dealers

Fire Suppression / Sprinkler Contractors - Monitoring, Sales, Service, Installation of Sprinkler Equipment, Fire Extinguishers and System Design

Health & Fitness Clubs - Circuit Training Facilities, Exercise Equipment Clubs, Personal Training Studios, Weight Lifting Gyms, General Fitness, Women's Only Clubs, Aerobic, Pilates, Yoga Studios & 24-Hour Clubs

Insurance Agents E&O - Agents, Brokers, TPA, MGA, MGU, Program Administrators, Captive Managers and More - Standard, E&S and LAH Markets

Janitorial Contractors - General Cleaning Service including Vacuuming, Dusting, Wastebasket Trash Pickup, Floor, Carpet and Restroom Cleanup

Marine & USL&H - All Classes of Marine Business, WC with or without USL&H, MEL, MGL, Ship Repairers, MOLL, Builders Risk, Hull and P&I, Ocean Cargo, Yachts, Bumbershoots

Medical Facilities - Home Healthcare, Home Hospice, Personal Care, Oxygen Supply and other Medical Equipment Providers, Dialysis Centers, Medical Testing Labs, MRI, Ultrasound / Sonograph

Pest Control Operators - Pest Control, Fumigation, Termite Control / Inspection, Small Animal Control

Remediation / Restoration Contractors - Fire, Water Clean-Up, Mold Remediation/Restoration Contractors, Franchise Cleaners (disaster restoration and cleaning)

REO / Force Placed - Commercial Banks, Credit Unions, Savings & Loans, Mortgage Banks & Financial Institutions that Service and / or Invest in Mortgage Loans

Security Guards / Private Investigators - Armed and Unarmed Security Guards, Private Investigators, Security Consultants, Industrial, Institutional, Housing (Mid-High Income), Banks, Office Buildings, Patrol Work and Construction Sites, includes County, State & Government Facility Contracts

Storage Facilities - All Storage related operations to include Self, Mobile, Boat / RV, and Wine Storage. All coverage lines available nationwide.

Public Livery

Located in York, PA Office

Coverages & Coverage Highlights

- Liability - combines single limit up to \$5,000,000
- Uninsured / Underinsured Motorists
- Hired & Non-owned Auto Liability
- Hired Car Physical Damage
- General Liability
- Complete & Immediate I.C.C. & P.U.C. Filings
- "A" Rated Carriers
- Excellent Claims & Loss Control Services

Classes

- Corporate / Airport Transfer
- Courtesy Van / Bus
- Funeral Service
- Hotel & Airport Shuttle
- Limousines
- Non-Emergency Medical Transport.
- School Bus Contractors
- Taxis

States

AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, IL, IN, KS, KY, LA, ME, MD, MI, MN, MS, MO, NE, NH, NJ, NY, NC, OH, OR, PA, SC, TN, TX, UT, VT, VA, WA, WV & WI

QuickComp®

Workers' Compensation Located in Richmond, VA Office

Highlights

- Coverage Available in All States, excl Monopolistic
- No E-Mod Maximum
- Competitive Commissions
- In-House Quoting / Binding Authority
- 240+ Classes Eligible
- Broad Underwriting Appetite
- New Ventures Acceptable for Most Class Codes
- Special Programs - Varies by State
- 48 Hour Response Time
- Numerous Markets

Nationwide Workers' Compensation program for the Temporary Staffing Industry. Contact the Ft. Lauderdale office for more information.

Please note: All Risks' National Specialty Programs Unit handles its target industry groups workers' compensation policies.

QuickHome™

Personal Lines Products Located in Richmond, VA Office

High Net Worth Clients

Two leading Admitted carriers for \$500,000+ Homeowners and the entire Personal Lines account available countrywide

Property & Liability

- All Value Ranges
- Builders Risk / Renovations
- Coastal, Older or Unprotected Homes
- Dwelling Fire DP-1 & DP-3
- Excess Flood
- HO-3, HO-4, HO-6, HO-8
- Personal Article Floater
- Umbrella / Excess Liability
- Vacant Dwellings

States

Countrywide excluding KY, LA & MS

Personal Lines Phone & Web Quoting Program is available for risks in AZ, CA, DE, DC, FL, GA, MD, NV, NJ, NY, NC, PA, SC, TX & VA. For phone quoting call 877.275.9578. For web quoting visit www.AcelaRate.com.