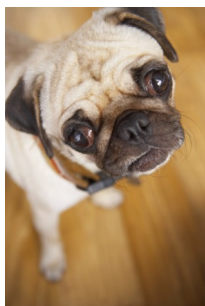


BC&M UPDATES

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Hot List

- ◆ Small canoe rental operation ~ \$1M/\$1M GL limit = \$528 premium
- ◆ Hole-in-one ~ \$10,000 prize = \$200 premium
- ◆ Stucco contractor w/ EIFS ~ \$500/\$1M GL limit = \$10,036 premium
- ◆ Tattoo Parlor ~ \$100/\$200 GL = \$500 premium
- ◆ Lawn Care Service ~ \$100,000 GL = \$500 premium
- ◆ Garbage collector ~ \$1M/\$2M GL = \$975 premium
- ◆ Concrete mixed in-transit ~ \$1,000,000 GL limit ~ \$500,000 in gross sales ~ property values of \$119,000 = \$2,880 package premium
- ◆ Meat processing/slaughter house ~ \$1M/\$2M GL limit ~ \$280,000 Bldg, \$100,000 BPP, \$175,000 Personal Property of Others, \$60,000 Business Income with Extra Expense 1/3 monthly ~ Special Perils with \$50,000 Theft sub-limit ~ Property Extension and Equipment Breakdown included = \$4,089 premium
- ◆ Limousine service ~ 17 units ~ \$5,000,000 CSL auto liability plus full coverage including hired/non-owned auto liability ~ over \$500,000 auto physical damage with \$1,000 comp/coll deductible = \$58,708 premium



Animal Shelters

We have a market that will provide coverage for an animal shelter without a dog bite exclusion or premises limitation. Great for shelters that take their animals to the local pet store over the weekend to display for adoption. This program will also cover pet grooming, breeding and kenneling operations.

Excess Auto Liability

Do you receive requests from your commercial auto or truck clients for excess auto liability in order to fulfill ICC filings or contractual requirements? We have a market for this coverage in Arkansas, Kansas and Missouri. Coverage is available for trucking for hire, business auto & public auto accounts. Call today for more information!

Professional Liability

BC&M has great markets for E&O and D&O but don't just limit your professional submissions to these types of risks! We also have competitive markets for: internet service providers, technology firms, home health care agencies, nurse staffing agencies, intellectual property coverage, outpatient clinics, diagnostic labs, physical therapists, pathology labs, organ/tissue/blood banks, substance abuse counselors, day spas, group homes for the mentally and physically handicapped, ambulatory surgery centers, lasik eye surgery centers, freight forwarding brokerage, church pastors, phlebotomist, x-ray techs, etc. Call Debra Shelton or Vicki Cota for more information.

Concessionaires

It's fair and festival season, do you have clients in the concession business? We have markets for concessionaires that start as low as \$250 or \$300 depending upon receipts and policy term. We will write a short-term or an annual policy.



Liquor Liability

Call us about your liquor liability accounts! We have monoline liquor liability available or we can package with general liability and property too. Depending upon carrier and state, we can even write an account that is close to a college or university. Restaurants, bars, convenience stores, package stores, bowling alleys, gentlemen's clubs, etc are all eligible for coverage. Our markets do prefer establishments with alcohol awareness and server training.

LOGGING

We have markets to write general liability for loggers. We may even be able to provide overcut coverage. Most general liability policies exclude this coverage under the care, custody and control exclusion. We have carriers that may be willing to provide a sub-limit specifically for overcut exposure. We can also provide the auto coverage.

Schools

We have a great program for private schools: K-12 and technical, trade or vocational schools. Errors & Omissions coverage is available for teachers. We can write as a package or monoline policy, excess and umbrella coverages are also available. Program includes \$25,000/\$50,000 sexual &/or physical abuse coverage. Business Income for tuition and fees is available along with Equipment Breakdown Coverage. Call today for more information &/or a quote.