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BC&M UPDATES

WWW.BCMINS.COM

Hot List

- ◆ Handyman in Missouri ~ owner only ~ \$500,000 GL limits = \$573
- ◆ Medieval Re-enactment Group ~ 6 members in the group ~ \$1M/\$2M/\$2M GL ~ annual policy with 6 shows scheduled = \$500
- ◆ Granite Memorial Monument ~ \$31,000 Property in the Open incl Vandalism ~ admitted carrier = \$580
- ◆ Short-term rental on private passenger type vehicles and box trucks up to 20,000 lb GVW (i.e. garage repair operation that has 1 or 2 sedans available to rent to a customer having vehicle repaired; real estate agency that owns a small box truck that they will rent to their customers for moving purposes)
- ◆ Cutting Horse Demonstration/Competition ~ \$1M/\$1M/\$1M ~ 5 day event = \$350
- ◆ Installation of Auto Interlock Alcohol Detection System in automobiles ~ \$1M/\$2M/\$2M GL plus \$60,000 Garagekeepers coverage = \$5,000
- ◆ Gun Auctions ~ \$1M/\$1M GL excluding Products/ Completed Operations ~ annual policy with 4 auctions scheduled ~ admitted carrier = \$790
- ◆ Heavy Garbage Truck in Missouri ~ \$500,000 Liability, UM/UIM = \$1,056 premium / \$12,500 Stated Value Available ~ Comp/Coll Premium = \$533
- ◆ Extra Heavy Garbage Truck in Arkansas ~ \$500,000 Liability = \$1,062
- ◆ Competitive pricing for non-trucking auto liability including physical damage coverage.



We have markets to write single unit or multiple unit taxi accounts, new ventures, minivans and taxis operating in rural areas.

Non-Emergency Medical Transport

We can write these accounts with or without wheelchair lifts. We offer general liability, public auto liability and even the professional liability exposure for these operations. Especially competitive for qualifying risks that have contracts with MTM Inc or Logisticare!

Title Agents / Closing Agents / Title Abstractors

Are your markets non-renewing Title Agents? While many carriers are exiting this difficult class of business, BC&M still has markets available. Our markets prefer clean risks with experience; however, we have been able to place accounts with losses. Please send us your Title Agent submissions including loss runs and we will provide a quote for you.

EIFS Contractors

EIFS = "synthetic stucco" or exterior insulation and finish system. Some companies will write a contractor doing this type of work but they exclude the EIFS exposure. Our market will write these contractors plus provide an EIFS buyback endorsement. This endorsement provides coverage at the policy limit, has a \$10,000 deductible and a 5 year "sunset clause" from policy inception. They are required to have their EIFS certification and they must be doing the installation, not sub-contractors. The maximum policy limit is \$1M/\$2M but an umbrella/excess policy is also available. Call Grace Cumley, Marilyn Foster or Sheri Olson for risks in Missouri and Kansas.

Garage Repair Operations

We have Garage Liability and GKLL available in Missouri & Kansas for "tougher" garage repair operations. Call us regarding the following repair operations: truck/tractor, trailer, contractor's equipment, mobile equipment, skidders, trucks with lifts, motor home appliance, incidental small engine, bus repair and many more. For the accounts that aren't as "tough" we have programs available in Arkansas, Kansas, Illinois, Missouri and Oklahoma that are written GL or package for auto repair/service, car washes, quick lubrication shops, tire dealers, public parking garages and automobile storage.



Truckers

We have a competitive market for truckers with 80% or more of their mileage within a 300 mile radius. We can offer full coverage including broad form cargo, combined deductible for physical damage and cargo coverage plus general liability coverage. Primary auto liability limits up to \$5,000,000 CSL are available for qualified risks. All coverages provided on one package policy.

Kansas PIA Convention

"Get in the Game" August 25th and 26th at Oldtown Convention Center in Wichita KS for the Kansas PIA Annual Convention. Stop by our booth and visit with Marilyn Foster or Twila Hall!

