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BC&M UPDATES

WWW.BCMINS.COM

Hot List

- ◆ Sandblasting operations ~ \$1M/\$2M GL Limits with \$25,000 BPP = \$2,085 premium
- ◆ Security consultant specializing in casino security ~ providing security tips to catch cheaters ~ \$1M/\$2M GL including E&O coverage = \$1,250 premium
- ◆ Garage specializing in salvage title vehicles & rebuilt wrecked autos ~ dealer and repair service ~ Garage liability only excluding products/completed operations (must have proof of GL policy providing coverage), no DOL or GKLL coverage ~ \$2,667 premium
- ◆ \$1M/\$1M monoline liquor liability for a private club in Missouri = \$1,081 premium
- ◆ Transportation pollution liability for a trash hauler ~ \$300,000 limits = \$2,000 premium
- ◆ 12-passenger Daycare van in Kansas = \$1,448



Entertainers

They make us laugh, impress us, surprise us and entertain the kids at birthday parties. Are you making sure your local entertainers have the coverage they need so they can do what they love? We will provide coverage for bands, DJ's, karaoke hosts, clowns, caricature artists, face painters, psychics, fortune tellers, comedians, theatrical performers, singing or stripping telegrams, magicians and even exotic dancers. This coverage is for individuals or groups performing at private parties, fairs, exhibitions, neighborhood carnivals or other premises owned by others. We have general liability including sexual &/or physical abuse coverage, property, inland marine, excess and umbrella coverage available.



Transportation Pollution Liability

Limits up to \$6,000,000 available ~ Minimum premium starts at \$2,000 for \$1,000,000 limits ~ Eligible classes include: Sludge Haulers, Trash Haulers, Medical Infectious Waste, Construction Debris, Asbestos, Lead and Recyclers. Prohibited classes are: Explosives, Fuel and Nuclear. Call Debra Shelton or Vicki Cota for more information.



Pack & Go / Household Movers

Do you have a client hauling household goods for others? We have a market that wants to write these risks; they will even provide Care, Custody or Control sub-limits (excluding while in transit)! Applicant must have Commercial Auto Coverage in place with at least \$1,000,000 CSL. Company would prefer that the applicant have Motor Truck Cargo Coverage in place but will offer up to \$10,000 Cargo coverage if not. Garage operations conducted in conjunction with the insured's household goods moving operation performed on insured's vehicles is included along with the office exposure. Program is available for operations with up to 15 owned or contracted trucks &/or power units. Applicant must have 3 or more years experience managing moving exposure. Call today for more information or send the appropriate ACORD application with complete loss history.



Limousines

Call us for coverage in **Arkansas, Illinois, Kansas and Missouri!** We can write the full **\$5,000,000 CSL** auto liability on one policy & include general liability too!!



Punxsutawney Phil saw his shadow
February 2nd,
6 more weeks of winter!! BRRRR



Janitorial Services

Commercial, residential, "make-ready" operations and even crime scene clean up! We have an admitted market willing to write small light janitorial as low as \$250 plus several non-admitted markets willing to write janitorial contractors starting at \$500 plus they will even write those doing a high percentage of floor-waxing. Lost Key Coverage, Property Damage (Care, Custody & Control) available plus Contractor's Equipment and Equipment Breakdown Coverage.

Contractors Pollution Liability

Pollution liability for environmental and non-environmental contractors ~ Occurrence or Claims-Made form ~ Nose coverage or Prior Acts available ~ Limits \$1,000,000 up to \$5,000,000 available ~ Minimum Premiums start at \$2,000 excl mold and \$4,000 incl mold. CPL including mold is even available for EIFS contractors. Eligible classes include: Excavation, Salvage Operations, Soil Remediation, Sewer & Water Maintenance, Painters, Plumbing, Lead Abatement, HVAC and Construction. Call Vicki Cota or Debra Shelton for more information.