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## BC&M UPDATES

[WWW.BCMINS.COM](http://WWW.BCMINS.COM)

### Hot List

- ◆ Tattoo Parlor ~ \$500/\$1M GL and \$50,000 BPP = \$1,291 premium
- ◆ Monoline Earthquake for Commercial Building ~ \$120,000 Bldg with 2% Deductible ~ Wayne County MO = \$350 premium
- ◆ Residential Trash Collector ~ Monoline General Liability ~ \$1M/\$2M = \$500 premium
- ◆ Monoline Property for a Bar ~ \$812,500 TIV ~ Special Perils excl Theft ~ 80% Coinsurance ~ Property Extension & Equipment Breakdown included ~ \$2500 Deductible = \$4,759 premium
- ◆ Condo Association ~ Package policy with \$1M/\$2M GL and \$1,765,168 TIV Property = \$9,173 premium
- ◆ Dump Trucks ~ 17 units in Arkansas ~ \$1,000,000 CSL auto liab ~ \$852,000 TIV APD w/ \$1000 deductible comp & collision = \$48,633 annual premium

### Foreclosure/Eviction Cleanup Contractors

Due to the current economy and rising number of foreclosures, there has been a boom of new start-up companies preparing foreclosed homes, condominiums, apartments and commercial buildings for sale or rental. We have a program that covers contractors who, after the owner or tenant has vacated the premises, remove belongings and trash, clean, make cosmetic repairs, paint, remove and install carpeting or refinish floors and perform landscape maintenance. Our program provides one all-inclusive classification code for foreclosure/eviction cleanup operations with rates based per \$1,000 of gross receipts.

### Snow Removal

We have markets for snow removal contractors; however, not on public streets and roads. Our programs target the snow removal contractors performing clearing services for parking lots &/or driveways. Minimum premium is usually \$1500 but the premium can vary if the contractor is only doing "incidental snow removal". Please call Grace, Marilyn or Sheri for more information.

Ask about option to add Pollution Costs coverage for contractor job sites for only \$250 to some policies!!!

### Dump Trucks

We have markets for dump trucks in MO, KS and AR. We can even provide the full \$2,000,000 CSL required by many contracts on one policy. Our most competitive market requires 2 years in business with acceptable loss runs and drivers 25-70 years of age. However, we also have our other markets for risks that do not fit the above criteria. Call Diane Plank or Leigh Anne DePriest for more information.



### Policies

In response to technology advancements, the trend toward "going green" and the number of retail agents that are implementing "paperless" systems, BC&M has adapted our policy issuance over the past year so that only one complete copy of a policy is mailed to the retail agent. Thus preventing wasted paper for those who choose to scan the policy into their paperless system prior to mailing the original to their insured. For agencies that are not yet paperless, please be sure to make a copy of the declarations page and other pages that you wish to keep in your agency file. The insurance industry has always been rather paper-intensive; let's all do our part and save a few trees!

### Employment Practices Liability

This coverage is discussed often but sometimes it's difficult to convince your commercial customers that they need the coverage! With the current economy and unemployment issues, it's now more important than ever. A record number of workers are suing former and current employers alleging job discrimination. Find out how to help your commercial clients protect themselves, call Vicki or Debbie today!



### New Year's Resolutions

It's that time of year when everyone has turned their attention to resolutions and on most everyone's list are health and wellness items. It's too cold to do much outside so everyone turns to gyms, martial art studios, gymnastics, personal trainers, dance, yoga studios and other similar activities. We have programs to cover these types of facilities! Our programs include General Liability and Property but can also extend to E&O/Professional, Sexual & Physical Abuse, Crime, Equipment Breakdown plus some programs even have Hired & Non-Owned Auto available. We offer coverage for the facilities but also for independent contractors such as personal trainers, massage therapists, instructors, etc. Call Grace, Marilyn or Sheri for more information and the appropriate supplemental application.

