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BC&M UPDATES

WWW.BCMINS.COM

Hot List

- ◆ Residential Roofer ~ 100% subcontracted work ~ \$1M/\$2M General Liability = \$9,018 premium
- ◆ Trailer Manufacturing ~ Flatbed Utility Trailers ~ \$1M/\$2M GL incl Products/Completed Ops = \$3,915.
- ◆ Monoline Earthquake ~ \$200,000 bldg, 10% deductible, Missouri Zone 3 = \$408.
- ◆ Wood Playhouse/Swing Set Mfg ~ \$1M/\$2M GL incl Products/Completed Ops and \$20,000 BPP coverage = \$1002.
- ◆ Sporting Goods Store ~ \$1M/\$2M GL and \$68,500. property coverage = \$865.
- ◆ Concessionaire serving Lemonade at events ~ \$1M/\$2M GL plus \$1,000,000 Umbrella = \$656 annual
- ◆ General Contractor ~ 100% subcontracted = \$2,769.
- ◆ Manufacturing of corrosion resistant oil field pipe ~ no installation ~ \$300,000 GL incl PCO with \$1,000 Deductible = \$12,006. \$1M/\$1M GL limits available at higher premium.

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.

New Lower Rates!!!

We have new LOWER rates for the following classes of business:

Hotels & Motels	Vacant Land
Exterminators	Landowners

Joplin MO

Our thoughts and prayers go out to the thousands affected by the recent tornado in Joplin including our friends and agents in that area! We appreciate the work being done by the volunteers and nearby communities. Neighbors are helping neighbors, volunteers from out of town and out of state all joined in a common cause ~ to find friends, loved ones and even strangers. Thank you all!!

Resort / Campgrounds

Whether you have a small resort with cabins hosting families on vacation or a large resort, our markets offer the coverage your clients need! We can write a wide variety of resort/campground risks including KOA, family-owned campgrounds, risks with pools or swimming beaches, cabin and campsite rental, large or small parks plus boat exposures depending upon horsepower.



Debris Removal / Tree Trimming

In response to the recent tornado in Joplin Missouri, Scottsdale Ins Co has temporarily decreased their general liability rates in Missouri for debris removal and tree trimming contractors. When disaster strikes many contractors will start providing these services, make sure they have the liability coverage they need.

Fireworks

We can provide coverage for a seasonal fireworks stand or an annual policy for a store. We offer general liability and commercial property coverage. We can even offer a peak season endorsement to cover the increased BPP in stock during fireworks season. **GL for pyrotechs available too!**

Call BC&M for:

- Restaurants / Bars ~ including those in PC 9 or PC 10
- Contractors ~ tree trimmers, lawn mowing, GC's and many more!
- Limousines
- Truckers GL
- Non-Emergency Medical Transport w/ or w/out wheelchair lifts
- Property Owners ~ schedules of business or habitation property
- Apartments, Multi-Family Dwellings or One-Family Dwellings
- Public Entities
- Shelters
- Grain Haulers
- Local / Intermediate Trucking
- Non-Profit D&O
- Physical Therapists
- E&O
- Counselors