

## BC&M UPDATES

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### Hot List

- ◆ Grain & Feed Hauler in Missouri ~ Liability and Cargo Coverage ~ 500 mile radius ~ \$1,000,000 CSL ~ \$20,000 Cargo ~ 1 Tractor and 1 Trailer = \$4,722 premium
- ◆ County libraries in Arkansas ~ 6 locations ~ \$1.4 Million blanket property with equipment breakdown and property enhancement endorsement plus coverage for books and valuable papers. \$1,000,000 Public Officials Liability and \$1,000,000 EPLI coverage.
- ◆ Earthquake Coverage for bulk propane plant ~ \$793,000 TIV including propane ~ 10% deductible ~ Zone 2 = \$1,983 premium
- ◆ Private K-12 School ~ \$300/600 GL with \$25,000/\$50,000 physical and sexual abuse = \$500
- ◆ Residential and Commercial Plumbing Contractor ~ \$1M/\$2M GL ~ \$500 PD deductible = \$2,496

### MAIA Small Agency Conference

Join us in Columbia MO on March 24th & 25th for the 2011 Small Agency Conference! Stop by booth #13 to visit with Chris Akins and Twila Hall. This is always a great event and we look forward to visiting with you!

### Special Events

It's that time of year again! Call for special event coverage for your bike-a-thons, walk-a-thons, concerts, wedding receptions, parades and other special events. Minimum premiums start at only \$250!!

### Weather Insurance

With so many special events and concerts planned during these spring and summer months and our unpredictable weather, don't forget to let your customers know that weather insurance is available. This insurance will help to minimize the financial impact of weather should the event have to be cancelled. This insurance will cover rain, snow, severe adverse weather, temperature, wind and lightning depending upon coverage selected. Please contact one of our underwriters today for more information.

### Veterinarians

Where do you take your "furry, four-legged friend" to keep him or her healthy? Your local veterinarian clinic!! Have you checked with them regarding where they obtain their coverage? BC&M can provide professional liability, general liability, hired/non-owned auto liability, sexual misconduct, employee benefits liability and defense in addition to limits of liability. We also have markets for their property exposures. Call Debbie or Vicki to get more information!

### Water Restoration Contractor

It's Spring in the Ozarks and that often means lots of rain! We can write your water restoration contractors ~ monoline CGL, monoline Pollution Liability or a combo policy with CGL and Pollution depending upon the amount of revenue from non-environmental contracting. Minimum premium for monoline Pollution is \$4,000 and minimum premium for combo policy is \$6,000. Call for more information.



### Auto Haulers

We have markets for auto haulers hauling new and used autos including cargo coverage. Our markets can write the tractors pulling 10-car trailers to the "hot shots" pulling single vehicles on a flat-bed one-car trailer. Depending upon type of equipment, radius limitations may apply. Call our transportation department with any questions.



### Pilot Cars & Escort Vehicles

Call for general liability and auto liability coverage for Pilot Cars & Escort vehicles! The general liability program has been updated with lower policy minimum premiums and lower per unit minimum premiums.

### 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.

