

Springfield, MO

Phone: (417) 869-2550 (800) 779-2550

Fax: (417) 869-5102 (888) 869-2550

Conway, AR

Phone: (501) 327-8161 (800) 594-5101

Fax: (501) 327-7874 (800) 726-7707

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## BC&M UPDATES

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

### Hot List

- ◆ Power garage door installation ~ \$500,000 GL limits = \$1,500 premium
- ◆ HOA with sewer treatment facility ~ \$500/\$1M GL limits plus \$20,000 property = \$750 premium
- ◆ Private Detective ~ \$500/\$1M GL limits = \$346 premium
- ◆ Mexican Restaurant ~ \$300/\$600 GL limits plus \$20,000 property = \$750 premium
- ◆ Handicap Trapshooting Tournament ~ Prize Indemnification ~ \$10,000 prize = \$1,895 premium or \$25,000 prize = \$4,738 premium
- ◆ Hole-In-One ~ \$10,000 prize, 70 players, 175 yards = \$309 premium

### Non-Payment Cancellations

In these unstable economic times, if you find you are having problems collecting premium from your insureds, please remember to contact us so that we can start the cancellation process on those policies. We will cancel policies for "non-payment to retail agent" on your behalf. There may still be applicable minimum earned premium due but the sooner you notify us and we begin the cancellation process, the less premium your agency will lose. Just send us an Acord Cancellation Notice requesting cancellation due to non-payment of premium to you. We have to give statutory notice of cancellation on most of these accounts so the sooner you notify us of the problem, the quicker it can be resolved.



### Golf Courses

Are you the golfer at your agency? Most insurance agencies have at least one avid golfer in the office. Have you considered marketing to your local golf courses or pro shops? What about indoor and outdoor driving ranges or miniature golf courses? We have a program tailored to this hobby with general liability limits up to \$3M/\$3M, property coverage including greens, tee boxes, sprinklers and signs plus inland marine for bailee's and golf carts. Coverage for pro shops and golf instructors is also available.

### Oklahoma Convention

Please stop by our booth at Hypopanty 2009 in Oklahoma City May 8th. Come visit Booth #20 and speak with Twila Hall or Chris Akins about the markets and coverages we have available to independent agents in Oklahoma. We look forward to meeting you!

Bohrer Croxdale & McAdoo Inc is a full-service commercial excess and surplus lines broker. We have markets for transportation, business auto, public auto, local/intermediate trucking, general liability, commercial property, professional liability, bonds, product liability, boats, marinas and even monoline earthquake. We have both admitted and non-admitted carriers available. Call one of our underwriters today for questions regarding an account you may be looking to quote. We will discuss the account with you, confirm the markets and coverages we have available and advise you on any additional information or application that may be needed. We want to be your one-stop shop for commercial excess and surplus lines insurance!



### Business & Public Auto

We have markets for business and public auto in Arkansas, Illinois, Kansas, Missouri and Oklahoma. Our markets like logging, contractor's autos, limousines, airport shuttles and daycare vans. Call Diane Plank, Cathy Shaver or Leigh Anne DePriest for more information!

### Memorial Day

The offices of Bohrer Croxdale & McAdoo will be closed Monday, May 25th in observance of Memorial Day. We will reopen for business on Tuesday, May 26th.



### Foreclosure/Eviction Cleanup Contractors

In most areas there has been an increase in the number of foreclosed homes and/or commercial buildings. As a result, there is an increased number of contractors preparing foreclosed homes, condominiums, apartments and commercial buildings for sale or rent. Their services typically include removing prior owner or tenants' belongings and trash, general cleaning and other incidental services, such as, cosmetic repairs, wall painting, removal and/or installation of new carpeting, floor refinishing and landscape maintenance. Our program provides one all-inclusive classification code for foreclosure/eviction cleanup operations with rates based per \$1,000 of gross receipts. Call us today for more information.