

# BOHRER-CROXDALE & McADOO

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May 2010

Volume 4, Issue 5

## BC&M UPDATES

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

### Hot List

- ◆ Contractor spreading hog waste from lagoons and pits onto fields ~ \$1M/\$1M GL limits = \$2,000. premium
- ◆ Residential roofing contractor in Kansas ~ \$1M/\$2M GL limits = \$2,146. premium
- ◆ Motel package with \$276,500 TIV for property and \$1M/\$1M GL limits = \$2,731. premium
- ◆ Contractor doing foundation repair/underpinning ~ \$1M/\$2M GL limits = \$10,000. premium
- ◆ Training of doves and farm animals for appearances in special events, weddings, Branson shows, Easter &/or Christmas pageants ~ \$1M/\$2M GL = \$750 MP
- ◆ Short term automobile rental ~ 4 vehicles ~ \$1,000,000 auto liability = \$3,927 annual premium
- ◆ Welding of steel fences, ornamental fences and rails ~ \$1M/\$1M GL limits = \$570. premium
- ◆ Manufacturing of custom wood cabinets and doors ~ Property of \$150,000. BPP, \$150,000 Improvements & Betterments, \$700,000 Business Income w/ Extra Expense ~ Special Perils, 80% Coinsurance, Replacement Cost and \$2500 Deductible ~ Automatic Sprinkler System, Central Dust Collection and Automatic Burglary Alarm ~ \$1M/\$2M GL with \$1,000 PD Deductible ~ Admitted Carrier = \$6,424. annual premium
- ◆ Equipment Coverage for Crop Sprayer ~ \$550,000 TIV ~ Agriculture or Farm Machinery Special Form ~ 100% Coinsurance ~ \$2500 Deductible = \$4,950
- ◆ Non-profit organization for missing children ~ \$1M/\$2M GL including coverage for office exposure, scheduled special events and educational programs on premises of others = \$1,269 annual premium
- ◆ Technology firm doing computer software development and network configuration ~ \$1,000,000 E&O plus a BOP with \$1,000,000 GL and \$25,000 BPP ~ admitted paper = \$1,295 annual premium

#### Memorial Day

The offices of Bohrer Croxdale & McAdoo will be closed Monday, May 31st in observance of Memorial Day. We will reopen for business on Tuesday, June 1st.



#### 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 or Leigh Anne DePriest for more information!

#### Oklahoma Convention

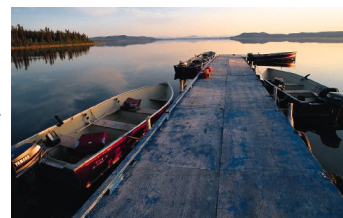
We are happy to be attending Hypopanty 2010 in Oklahoma City on May 5th & 6th. Please stop by booth #37 to visit with Twila Hall and Chris Akins about the markets and coverages we have available to independent agents in Oklahoma.

#### Lead Safe Contractors Pollution Liability

Effective April 22nd, the EPA Renovation, Repair & Painting Rule 40 CFR Part 745 went into effect requiring the use of Lead Safe Practices and other actions aimed at preventing lead poisoning. Under the rule, contractors performing renovation, repair and painting operations that could disturb lead-based paint in homes, child-care facilities and schools built prior to 1978 must be trained and certified to follow specific lead safe work practices to prevent lead contamination. Although the new EPA rule does not mandate insurance coverage, the contractor will have significant pollution exposure. BC&M has been able to provide pollution liability for contractors for some time but this new program is specifically for the contractors affected by this rule needing coverage for lead. Our policy can be written Occurrence or Claims Made; Annual, Per Project and Per Contract Policies available; Transportation Pollution Liability available for an additional premium; Professional Liability may be added for an additional premium. Base Limits of \$250,000 per occurrence with \$250,000 policy aggregate but higher limits available up to \$1M/\$1M. Minimum premiums start at only \$800 for Occurrence Form! Please call Debra Shelton or Vicki Cota for additional information.

#### Dock Building &/or Repair

Great program in Missouri for contractors doing dock building or dock repair. Competitive rates, \$1M/\$2M limits available and ability to add AmerenUE as additional insured if needed. **This program**



**also provides liability coverage for boats &/or barges used.** Give Marilyn, Sheri or Grace a call today to find out more about this program.