

## BC&M UPDATES

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### Hot List

- ◆ Employment Practices Liability for Hotel ~ \$1,000,000 limit w/ \$5000 retention = \$3000 premium indication.
- ◆ Manufacturing of industrial non-lead paint ~ \$500/\$1M GL including PCO = \$3500 MP
- ◆ Title Agent's E&O ~ admitted or non-admitted basis
- ◆ Garbage Hauler ~ \$1M/\$2M GL = \$1851
- ◆ Kiddie Train ~ \$500/\$1M ~ annual policy with 3 events scheduled = \$500
- ◆ Concessionaire ~ \$1M/\$2M GL ~ annual term, admitted carrier = \$273
- ◆ Power Washing ~ \$1M/\$2M GL = \$994
- ◆ Concessionaire ~ pickup pulling a concessionaire trailer ~ \$500,000 CSL Auto Liability ~ \$5000 Med Pay ~ \$100/100 UM/UIM = \$921 Liability Premium / \$44,500 Physical Damage = \$1,178 Premium

#### Memorial Day

The offices of Bohrer Croxdale & McAdoo will be closed Monday, May 30th in observance of Memorial Day. We will reopen for business on Tuesday, May 31st.

#### Non-Emergency Medical Transport

We can write these accounts with or without wheelchair lifts. We offer general liability, public auto liability and even the professional liability exposure for these operations.

#### Special Events

Warm weather and school graduations are quickly approaching and with them an increase in special events. Make sure your clients have the necessary coverage for the events they sponsor. We will provide coverage for project graduation parties, post-prom parties, parades, golf tournaments, wedding receptions, festivals, fairs and many other short term events.



#### Public Entity

Remember BC&M for your public entity exposures! We write professional liability, property, general liability, inland marine, crime, equipment breakdown, automobile and umbrella. Coverages available monoline or as part of package.

#### Directors & Officers

We have good markets for public or private company for-profit D&O! Classes include: Agriculture, Biotech, Healthcare, Manufacturing, Pharmaceutical and Retail Service companies. We can even find a place for classes with "issues" such as bankruptcy, claim activity or non-renewal. We can write excess over impaired limits too. Limits up to \$10,000,000 available primary or excess. Call Debra Shelton or Vicki Cota for more information.

#### Garage Liability

Garage market available in **Missouri** and **Kansas** for:

Bus Repair	Tractor / Trailer Repair
New & Used Auto Parts Sales	Contractor Equipment Repair
Farm / Implement Equipment Sales	
Lift Kit Sales & Installation	Motor Home Appliance Repair
New & Used Tire Sales, Installation and Repair	

#### Child Care

BC&M has an admitted A-rated carrier for in-home and commercial daycare operations including 24-hour operations. The program also applies to pre-schools, head-start programs, latchkey operations, montessori schools and drop-in centers. Our carrier will write a BOP policy with a minimum premium as low as \$350.

This is a comprehensive package policy providing both property and liability coverage including business income actual loss sustained, medical expense coverage for students included at \$5,000 limit, no specific exclusion or sub-limit for abduction coverage plus many other extras. Coverage is even available for identity theft, EPLI, hired &/or non-owned auto liability, employee benefits, abuse and molestation, E&O/professional liability, accident coverage and even water activities and dog coverage. Coverage is available in Arkansas, Colorado, Kansas, Illinois, Iowa, Missouri, Nebraska, Oklahoma and Tennessee. Make sure your clients have the coverage they need and can meet applicable state guidelines.



#### Social Media & Employment Practices

Are your clients protected from discrimination, harassment, libel, slander, invasion of privacy, defamation, mental anguish and emotional distress resulting from new, evolving social media exposures related to Employment Practices Liability? Your clients are exposed to a developing area of employment law, much of it involving lawsuits and exposures heretofore not fully tested in the courts. Give Debra Shelton or Vicki Cota a call discuss the markets and endorsements available.