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BC&M UPDATES

WWW.BCMINS.COM

Hot List

- ◆ Auto Repair Shop with repair of race vehicles ~ \$500/\$1M GL excl Products Completed Ops ~ \$30,000 GKLL and \$32,000 BPP = \$994 premium
- ◆ Petting Zoo ~ \$1M/\$2M GL = \$500 annual premium
- ◆ Hunting Preserve ~ \$500/\$1M GL = \$500
- ◆ Short Term Rental on Sedans and Trucks up to 20,000 g.v.w. ~ Missouri & Kansas
- ◆ Water restoration contractor ~ \$1M CGL excluding Pollution ~ \$81,700 annual revenue with majority of revenue derived from non-environmental contracting (i.e. carpet cleaning and carpentry) = \$5,000
- ◆ Work Comp for Day Care Center in Missouri ~ \$1M limits ~ 13 full-time professionals, 18 part-time professionals and 1 clerical employee = \$4,699
- ◆ Residential Janitorial Service in Kansas ~ \$500/\$1M GL limits ~ \$500 BI/PD deductible = only \$250 annual premium!
- ◆ Grain Bin Erection in Arkansas ~ \$300/\$600 GL limits ~ \$39,000 payroll = \$1,676

BC&M Holiday Schedule

Our offices will be closed on the following days in order to allow our employees to celebrate the holidays with those most important to them:

November 26-27 ~ Thanksgiving

December 23 ~ closing at noon

December 24-25 ~ Christmas

January 1 ~ New Year's Day

We wish all of you a happy and joyful holiday season!



South Street Finance

A Division of Bohrer-Croxdale & McAdoo, Inc

Why should you use our in-house finance company for your insured's premium? Finance quote accompanies your renewal or new business quote meaning one less step for you. In-house means that we have more control and flexibility over cancellations, reinstatements and late payments. It's a winning combination for you and your insured.



WORKING TOGETHER FOR SUCCESS & PROSPERITY



Health Care Providers

Send us your individual health care providers: nurses, physical therapists, speech therapists, counselors, dental hygienists and x-ray techs. We can offer both general and professional liability for these individuals.

Limousines

Hot market for limousines in Arkansas, Illinois, Kansas & Missouri!! Federal regulations may require any passenger carrying vehicle for hire with 16 or more passenger seats to carry an auto liability limit of \$5,000,000 CSL if they cross state lines. **We can write the full \$5,000,000 CSL auto liability on one policy!!** We can also package the general liability with the auto coverages. Our carrier has been very competitive against other markets especially in Missouri and Arkansas. We will write stretch limos, super stretch limos, limo buses and luxury sedans. Call Diane Plank, Cathy Shaver or Leigh Anne DePriest for a quote.

Water Restoration Contractor

We have markets for your water restoration contractors ~ monoline CGL, monoline Pollution Liability or a combo policy with both CGL and Pollution depending upon the amount of revenue from non-environmental contracting. Minimum premium for monoline CGL is \$5,000, minimum premium for monoline Pollution is \$4,000 and minimum premium for combo policy is \$6,000. Call Vicki Cota or Debra Shelton 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.

BC&M Now Has a Work Comp Market!!

Capitol Indemnity is now writing workers compensation coverage in Arkansas, Illinois, Iowa, Missouri & Tennessee. This coverage is written monoline basis only.

Contractors

We still have minimum premiums that average \$500, some as low as \$250 depending upon class of business. Roofers as low as \$2500! We also write "paper contractors" subbing out 100% of their work. Call our underwriters for a quick quote.

