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## BC&M UPDATES

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

### Hot List

- ◆ Cable Installation Contractor ~ \$1M/\$2M GL ~ owner-only payroll = \$500 premium
- ◆ Housing Authority ~ \$7,467,600 TIV Property, \$1M/\$2M GL = \$50,221 premium
- ◆ Professional Liability ~ 35+ markets available
- ◆ Contractors Professional Liability for HVAC Engineering firm ~ \$1M/\$1M, full retroactive coverage ~ \$5,000 deductible = \$4,988.
- ◆ Two-unit Tow Truck risk in Missouri ~ \$500,000 CSL, \$100,000 UM/UIM, \$5,000 Med Pay, \$39,500 Physical Damage, \$50,000 In-Tow, 50 mile radius = \$4,749.
- ◆ Church Van in Kansas ~ 12 seat w/ wheelchair lift, \$100,000 CSL, \$50,000 UM/UIM, \$5,000 Med Pay, \$4,000 Physical Damage = \$548.
- ◆ Adult Day Care Center ~ \$1M/\$2M GL with E&O and \$100,000/\$300,000 Limited Abuse ~ \$99,000 Property Limits = \$1,144
- ◆ Vacant Building ~ \$1M/\$2M GL with \$50,000 property value = \$860 annual premium
- ◆ Flooring Installation Contractor ~ \$300,000/\$600,000 GL = \$604 premium

### 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 24-25 ~ Thanksgiving

December 23 ~ closing at noon

December 26 ~ Christmas

January 2 ~ New Year's

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

### Special Events / Seasonal Risks

BC&M has admitted and non-admitted markets for your special events and seasonal risks! We've written coverage for Christmas tree lots, contractors installing Christmas lights or decorations, parades/festivals and even host liquor liability for your holiday parties. Minimum premiums often as low as \$250 for a one-day event. Contact an underwriter today!

### Snow Removal

We have markets for snow removal contractors; however, not on public streets and roads. Our programs target the snow removal contractors performing clearing services for parking lots &/or driveways. Minimum premiums will vary depending upon if the contractor is doing "incidental snow removal" or if this is his primary business. Call Grace, Marilyn or Sheri for more information!

### Bohrer Croxdale & McAdoo

Congratulations to BC&M! As of October 17th we've been in business 34 years!! Founded in 1977 by "the three ladies", this company continues to operate and grow under the same principles and ethics established when the company was started. In 1977, who would have dreamed so much of our business would be done via email, manuals would be online rather than big books lined up on your shelf and policies would be issued through carriers' web-based systems? Despite substantial changes to HOW business is done, the WAY we do business remains the same: excellent customer service, long-standing relationships with carriers and customers alike, quick responses, talented knowledgeable staff plus **still family owned** by an original founder. Thank you for 34 successful years!

### Agency Changes and Updates

Please remember to notify BC&M if you have any agency changes (i.e. ownership, mailing or location addresses, phone or fax numbers, commercial producers, additional branch locations, etc). Please send all updates to Twila Hall ~ [thall@bcmins.com](mailto:thall@bcmins.com).

### Home Health Care

We have a competitive Home Health Care program for in-home care of the elderly, physically handicapped, mentally handicapped, post-surgical and companion care. Limits of \$1M/\$3M available for both General Liability and Professional Liability, No Deductible, Physical / Sexual Abuse is included at \$50,000/\$100,000 sub-limit but \$100,000/\$300,000 can be purchased for additional premium. For risks that are strictly homecare aides or companion care with no nursing, lower minimum premiums apply. Call Debra Shelton today for more information.

### 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.