

## BC&M UPDATES

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### Hot List

- ◆ Residential & Commercial Roofing Contractor in Arkansas ~ \$1M/\$2M GL with \$1000 BI/PD deductible, no sub-contracted work, \$130,000 in payroll = \$14,110 premium
- ◆ Tree Trimmer ~ \$300,000 GL Limits = \$613 premium
- ◆ "Haunted Forest" ~ \$300/\$600 GL limits excluding Medical Expense, 30 day term = \$402.
- ◆ Power Line Construction in Missouri ~ \$1M/\$2M GL with \$2M Excess GL, \$250,000 in payroll = \$15,566
- ◆ Corn Maze and Walking Trails ~ 1 month term, \$1M/\$2M GL w/ \$1000 deductible ~ zip line exposure is excluded = \$2,000.
- ◆ Remodeling Contractor in Kansas with some roofing work and sub-contracted labor ~ \$1M/\$2M GL, premium basis is gross receipts of \$40,000 = \$500.
- ◆ "Haunted Cemetery Trail" ~ \$1M/\$2M GL, short term = \$1,089.
- ◆ Short-term policy for entity with corn maze, hay rides, cow train, hay jump, tube slide (not inflatable), corn cannon and country store ~ 2 month term = \$1,250.
- ◆ Two Day Festival with multiple activities planned ~ \$1M/\$2M GL = \$350

### Transportation

We have markets for transportation risks in **Arkansas, Illinois, Kansas, Missouri** and **Oklahoma**. We can write: Extra-heavy GVW, Garbage Collection, Dump Trucks, Ready-Mix Trucks, Produce Haulers, Sand/Gravel Haulers, Dump Trucks for hire, Exterminators, Cranes, Boom Trucks, Tree Trimmers including Bucket Trucks, Fuel Haulers, Tow Trucks, Logging, Limousines, Airport Shuttles and Day Care Vans. Call Diane Plank or Leigh Anne DePriest for more information! We want to write commercial auto, business auto and public auto for you!!

### Remodeling Contractor

Commercial and residential remodeling contractors with 3 years experience whose roofing operations are limited to minor repairs or roofing associated with remodeling. Premium is based upon gross receipts and starts as low as \$500.

### Halloween Events & Haunted Houses

Have a "spooky" event? Give one of our qualified underwriters a call and we'll take the "scare" out of providing liability coverage so your customer can concentrate on providing the "scary good time" his customers are paying to find. We will write haunted houses and other haunted locales, corn mazes, pumpkin patches, hay rides and other fun fall events.



### Vacant Buildings

Call BC&M for any vacant dwelling or vacant commercial building. We have multiple markets willing to write these risks. We can assist you with property and liability coverage for these vacant structures. We can even provide coverage for buildings vacant more than two years! We provide coverage for individuals, estates or banks.



### Truckers

We have a competitive market for truckers with 80% or more of their mileage within a 300 mile radius. We can offer full coverage including broad form cargo, combined deductible for physical damage and cargo coverage plus general liability coverage. Primary auto liability limits up to \$5,000,000 CSL are available for qualified risks. All coverages provided on one package policy.

### Individual Health Care Providers

We have multiple markets for these individuals, send them to us for a quick quote. Our markets will write: counselors, psychologists, audiologists, druggists/pharmacists, x-ray technicians, artificial limb fitters, dental hygienists, dieticians/nutritionists, hearing aid specialists, optometrists, opticians and nurses. They will also provide coverage for a wide variety of therapists—massage, respiratory, occupational and speech. We can offer both general and professional liability for these individuals. Call Debra Shelton for more information.

### Special Event Liquor Liability

You know us for our competitive and quick quotes on general spectator liability for special events but we also write special event liquor liability. Premium can be as low as \$175 but the applicant must have a special events liquor license and appropriate liquor server training.