

Hot List

- ◆ Excavator ~ \$100,000/\$100,000 GL limits = \$400
- ◆ Theater Group ~ \$1M/\$2M GL limits = \$555
- ◆ Gunsmith ~ \$300/\$600 GL limits plus \$45,000 in property coverage = \$877
- ◆ Pick up and delivery of large refuse containers for construction debris ~ \$500,000 CSL auto liability, \$300,000 CSL UM/UIM, \$30,000 stated value physical damage comp and collision = \$2,425
- ◆ Medicaid-funded day care center for 116 developmentally delayed or physically handicapped children ~ \$1M/\$2M GL limits = \$1,856
- ◆ Auto repair shop with small % of work on heavy truck/tractor and bus repair ~ \$300/\$600 GL limit = \$1,262
- ◆ Property coverage for mobile home park ~ 35 mobile homes and 1 permanent structure ~ \$585,800 TIV = \$6,789
- ◆ Machine shop incl work on conveyors and hydraulics (14 years experience) ~ \$1M/\$2M GL limits = \$672
- ◆ Physical damage comp and collision ~ 1 tractor ~ \$30,000 stated amount ~ \$1,000 deductible = \$1407
- ◆ Farmer hauling cotton, farm to market ~ \$100/300/50 auto liability with UM = \$887
- ◆ Railroad Protective Liability ~ \$2M/\$6M limit = \$2600
- ◆ Medicare Bond at \$50,000 = \$250 premium

BC&M Schedule

Our offices will be closed Monday, September 7th in observance of Labor Day. We hope everyone has a safe holiday weekend!

Trucking

Do you have a trucking client in Missouri or Kansas that is contracted to haul for only one non-trucking entity (i.e. Walmart, manufacturing company, etc)? We have a carrier willing to write this coverage with an unlimited radius. Give Leigh Anne a call for a quote.



Fall & Halloween Events

It's already almost that time of year!! Please be sure to remember BC&M when marketing your client's fall &/or Halloween events! We will write your fall festivals, craft shows, corn mazes, hay rides and haunted houses. We have great markets for other special events too!

Foreclosure/Eviction Cleanup Contractors



Do you have contractor clients preparing foreclosed homes, condominiums, apartments and commercial buildings for sale or rent? Their services may range from removing prior owner or tenants' belongings and trash and general cleaning to painting, floor refinishing or landscape maintenance. Our program provides one all-inclusive classification code for foreclosure/eviction cleanup operations with rates based per \$1,000 of gross receipts. Call us today for more information.

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Social Services

We have a great program available for social service facilities that will package their professional liability, general liability, hired & non-owned auto liability and property. This program is designed to provide coverage for a wide range of facilities and programs that provide human services assistance to the community. The program offers deductible options, defense costs in addition to the policy limits, 60-day automatic tail, employees and volunteers as insureds and prior acts coverage! Please call Debra Shelton or Vicki Cota for more information.

Account Current Status

For those of you on "account current" status, we allow you to pay us once a month instead of with binding or within so many days of binding. We fax your agency statement at the end of each month and that statement is due in our office on the 15th of that next month. (i.e. You receive your statement the end of July, it is due the 15th of August.) When paying your statement, please specify which items you are paying. Account current is a convenience for you and our accounting department. If we do not receive payment, it is our option to issue direct notice of cancellation for non-payment on your policies. If you have not received payment from your insured, we will issue direct notice for you at your request. However, please keep in mind that the minimum earned or earned premium will still be due BC&M.