

BC&M UPDATES

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Hot List

- ◆ Hole-In-One Prize Indemnification ~ \$12,300 value = \$235 premium
- ◆ Fence Installation Contractor in Missouri ~ \$300,000 monoline general liability ~ owner only = \$571
- ◆ Shelter for abused children ~ 8 beds ~ \$1M/\$2M GL and professional liability, occurrence form ~ \$397,000 building coverage = \$6,700 pkg premium
- ◆ Large Home Health Care Agency ~ \$3M/\$5M occurrence form GL and claims-made professional ~ \$250k/\$750k Physical Abuse ~ \$1,000,000 non-owned auto coverage = \$20,886 premium
- ◆ Trucker based in Missouri primarily local/intermediate radius ~ \$1,000,000 CSL Auto Liability w/ Enhancement Endorsement ~ \$500,000 Uninsured Motorist ~ \$500,000 Underinsured Motorist ~ \$1M/\$2M General Liability ~ \$96,000 Physical Damage w/ \$1000 deductible ~ \$100,000 Cargo w/ \$1000 deductible Broad Form = \$17,308
- ◆ Residential Trash Service ~ Missouri ~ 2 heavy trucks ~ \$500,000 CSL & UM/UIM = \$2,112
- ◆ Day Care Van in Arkansas ~ \$500,000 CSL, \$5,000 Med Pay, \$50,000 UM/UIM, \$25,000 UMPD, \$25,000 Stated Value = \$1,635
- ◆ 120" Stretch Limousine in Missouri ~ \$1,000,000 CSL & UM/UIM = \$1,044
- ◆ Welding Contractor in Missouri ~ 1 Pickup, \$1,000,000 CSL, \$100/\$300 UM/UIM = \$969
- ◆ Non-Denominational Church & Food Bank ~ Building & Property, \$1M/\$2M GL, Sexual Abuse, \$100,000 Pastoral Professional, D&O and EPLI = \$4,571.

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.

BC&M Schedule

Our offices will be closed Monday, September 5th in observance of Labor Day.

Fall Events

Hard to believe that it's almost time for Fall events to start but we've already been receiving inquiries! BC&M is the place to go for your haunted houses, corn mazes, haunted trails, hay rides and pumpkin patches. Remember us for the local bike-a-thons, walk-a-thons, golf tournaments, parades, etc throughout the year too. We have multiple markets depending upon the type and length of the event. Give one of our underwriters a call today for more information.



Motor Vehicle Enhancement Endorsement

Zurich has added a valuable enhancement endorsement to their commercial auto policies ~ only \$100 per power unit!! This enhancement includes "diminishing deductible," aggregate deductible, downtime loss and rental reimbursement, towing / mechanical breakdown, personal effects and family emergency travel.



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.

Commercial Auto

BC&M has multiple markets for your commercial auto accounts! Our markets will 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 and Tow Trucks.

Amateur Sports Facilities

We have a market for amateur sports facilities. This program provides protection against claims of bodily injury liability, property damage liability and litigation costs to defend against such claims. This program is offered with an accident medical & accidental death policy with flexible benefits, deductible and rates available. This market will also provide accident coverage for volunteer groups (i.e. church groups etc).

