

WOODWORKING

AmTrust writes woodworking shops that make a variety of products including cabinetry, entertainment centers, point of purchase displays, furniture, trim and moldings. We will write the account with or without installation done or subcontracted by our insured.

WHAT WE ARE LOOKING FOR...

- Exterior cyclone dust collection systems
- Spark arrestors in the duct work when required
- UL approved spray booths when finishing or painting is done
- Storage of flammables in UL approved containers
- Excellent housekeeping with daily shop clean up, annual blow downs and proper disposal of soiled rags
- Preventative maintenance program in place
- Proper machinery guarding
- Formal safety and training program in place

ALSO, REMEMBER WE HAVE THE COVERAGES YOU NEED TO TAILOR YOUR INSURED'S POLICY...

- We offer a Property enhancement form including debris removal, spoilage, sewer/drain backup along with numerous other coverages. We can also add supplemental Inland Marine, Crime and/or Business Income coverages to our Property enhancement form.
- Our General Liability enhancement form includes increased medical coverage, increased fire legal damage, various additional insured scenarios, products recall expense and much more.
- The Auto enhancement endorsement includes blanket waiver of subrogation, removal of the fellow employee exclusion, automatic additional insured status when required by contract along with many other coverages.
- We can add our Hotel/Motel enhancement endorsement which includes liability for guests' property, loss of master keys, property off premise and expediting expense.
- Equipment Breakdown coverage can be added at a very competitive price for almost any Property policy we write.
- Printer's E & O is available for your printing risks.
- Employee Benefits Liability can round out any clients' General Liability policy.

RETAIL

AmTrust is a market for a wide range of retail store operations. Many of the retail classes we write mirror our distributor class appetite. We write bicycle stores, book stores, furniture stores, home furnishing stores, office supply stores and much more.

WHAT WE ARE LOOKING FOR...

- Independently owned and operated or franchise stores
- 1-5 locations
- Interior and exterior walkways free of slip & fall hazards
- We do not write any 24 hour stores

Top 10 Preferred Classes Commercial Package



For more information, call 800.777.2249



UBI

A Division of AmTrust North America

12790 Merit Drive • Dallas, Texas 75251

AmTrust Group Insurance Carriers, #18533,
is rated A- (Excellent) by A.M. Best with a Financial Size Category VIII.



UBI

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TOP 10 PREFERRED CLASSES

At AmTrust we write many different classes of business. Over the years however, we have found a few classes which we'd consider to be our top 10 preferred classes. These are classes of business that we have successfully written, meaning:

- Success for your insured through competitive pricing, superior coverage enhancements and claims and loss control expertise
- Success for your agency by way of dedicated, experienced and professional underwriting staff, contract exclusivity, state of the art automation and superior service
- Success for us through long standing and committed profitable relationships with each of our agents and insureds

As with any underwriting company, AmTrust looks for certain risk characteristics when evaluating exposure. So, this time, we've not only given you our top 10 classes, we are also communicating what we are looking for within those classes. We feel that there can never be enough communication, so if you know what we excel at and what we look for in a class, we will be successful in writing business together.

AUTO REPAIR SHOPS

AmTrust writes auto repair shops that concentrate on private passenger and light truck type vehicles. AmTrust will provide coverage for those auto repair shops doing incidental body work including painting.

WHAT WE ARE LOOKING FOR...

- UL approved spray booth required if painting
- UL approved cabinets for all flammables
- UL approved containers for disposal of soiled rags
- Towing is allowed only if related to bringing customers vehicles in for repair. No towing for hire allowed
- Loaner vehicles are not acceptable
- Auto sales are prohibited

BUILDING OWNER – LESSOR'S RISK ONLY (LRO)

AmTrust is a market for building owner/lessor's risk properties. We provide coverage for retail stores, strip malls and office buildings.

WHAT WE ARE LOOKING FOR...

- Tenants must meet UBI underwriting criteria for both Property and General Liability
- All tenants must provide our insured with annual certificates of insurance and additional insured status as building owner
- The occupancy rate must be 75%
- All restaurant tenants must have a UL300 wet chemical extinguishing system with semiannual servicing and class K fire extinguishers
- No habitational exposures accepted
- No industrial exposures accepted

DISTRIBUTORS

AmTrust writes a wide variety of distributors. We've had success with office supply distributors, floor covering distributors, hardware/tool distributors, plumbing supply/fixture distributors and artist supply distributors.

WHAT WE ARE LOOKING FOR...

- Adequate risk transfer from manufacturers in favor of our insured. AmTrust prefers to avoid direct foreign import products as risk transfer in those situations is difficult
- Good housekeeping and storage arrangement
- Quick turnover of products distributed, i.e. limited long term warehousing
- No re-packaging or re-labeling of products distributed
- No warranty of products distributed
- AmTrust prefers to avoid fruit/vegetable, meat or frozen food distributors

GROCERY STORES

AmTrust writes grocery stores with retail sales of canned and dry goods, fresh produce, meat, etc... AmTrust will also write convenience stores as long as they are not open 24 hours and they do not sell gas. AmTrust will not provide Crime coverage on convenience stores.

WHAT WE ARE LOOKING FOR...

- Refrigeration equipment that is in good condition
- Regular building and equipment maintenance
- Interior and exterior walking surfaces free of slip and fall hazards
- Adequate snow removal plan
- All outside contractors need to provide a certificate of insurance and additional insured status on behalf of our insured
- Illuminated exit signs
- Quality control program in place
- Food preparation and sanitation procedures are mandatory

HOTELS

AmTrust is a market for a select group of hotels. We write only the franchised, business traveler hotels providing either full or limited service to their guests. Acceptable exposures within this class include restaurants, banquet halls, meeting rooms, pools, exercise rooms and limited shuttle service.

WHAT WE ARE LOOKING FOR...

- Franchised, business traveler hotels
- Buildings 6 stories or less (if 4 stories or more, must be sprinklered)
- The building should be 15 years old or less if frame construction and 40 years old or less for all other construction types
- If the building is over 25 years old, it must be completely updated
- All guest rooms must have hard-wired smoke detectors
- Restaurants must have a UL300 wet chemical extinguishing system with class K fire extinguishers
- Average occupancy rating of at least 50%
- Average nightly room rate of \$79
- Interior room access with key card entry
- Security liability controls in place including dead bolts and peep holes on all guest doors, window locks, etc...
- All pools need to have depth markers, a Shepherd's crook and posted rules/regulations. Slides and diving boards are not acceptable
- Limited shuttle service is acceptable, refer to your underwriter for guidelines
- Resorts and spas are not acceptable

LIGHT MANUFACTURING

Our book of light manufacturing business consists of machine shops, job shops, metal goods manufacturing, etc... We do best on risks with employee counts between 5 and 75. We prefer to write those risks that focus on manufacturing component parts to customer specs.

WHAT WE ARE LOOKING FOR...

- 100% of work done to customer specs
- No manufacturing of critical parts
- No auto, aircraft, medical or military exposure
- Welding controls in place
- CNC machinery is preferred
- Regular servicing and maintenance of machinery
- Documented quality control program
- Formal training program
- Adequate machinery guarding
- UBI does not write electroplating operations

PRINTERS

Printers are a class of business that AmTrust writes every day. We offer competitive coverages including mechanical breakdown and printer errors and omissions.

WHAT WE ARE LOOKING FOR...

- UL approved storage for flammables/combustibles
- Limited business income exposure meaning all replacement presses and parts are readily available for purchase in the USA
- Sprinklered buildings are preferred
- Water based inks
- Scheduled maintenance program for equipment
- Utilization of written contracts/sales agreements including job specifications
- Formalized quality controls programs including customer sign off of proofs, changes and final orders
- We prefer not to write printers that print food/drug labels, warranties, contest tickets, lottery tickets, legal documents or product usage instructions

RESTAURANTS

AmTrust is a market for a very select group of restaurants. We prefer to focus on fine dining and family style restaurants. We do not write accounts with high percentages of liquor sales, drink specials, live entertainment or dance floors.

WHAT WE ARE LOOKING FOR...

- Liquor sales not to exceed 50% of total sales
- Minimum 3 years in business
- The building must be 15 years old or less for frame construction and 40 years old or less for all other construction types
- If your building is over 25 years old, it must be fully updated
- All restaurants with fryers must have a UL300 wet chemical extinguishing system and class K fire extinguishers
- Maximum amount subject for frame restaurants is \$1,000,000 and \$3,000,000 for all other construction types
- No delivery exposure
- UBI is not a market for fast food, buffet style or 24 hour restaurants