

CAPSPECIALTY **SPECIAL RISKS** GENERAL LIABILITY BROKERAGE

CapSpecialty® offers craft underwriting of unique special risks for small to medium enterprises within the E&S Casualty market. Our Special Risks products are individually underwritten by experienced and responsive underwriters focused on providing surplus lines solutions in all 50 states using A “Excellent” rated paper.

PRODUCT HIGHLIGHTS

- Primary limits up to \$2M occurrence / \$4M aggregate
- Supported excess limits up to \$10M
- General Liability minimum premium of \$5k (Manufacturing and Distributors); \$10k all other
- \$0 deductibles available
- Occurrence or claims made forms

TARGET RISKS

Manufacturing and Distributing

- Consumer Products
 - Alcoholic beverages
 - Cosmetics and toiletries
 - Clothing, shoes and linens
 - Electrical devices, tools and appliances
 - Firearms and accessories
 - Food and beverage
 - Furniture
 - Household cleaners and detergents
 - Non-invasive medical equipment
- Industrial Products
 - Auto, air and water craft non-critical parts
 - Electrical components
 - Food additives
 - Instruments and tools
 - Janitorial and cleaning supplies
 - Machinery and component parts

Hospitality (Liquor liability package available)

- Breweries, distilleries and wineries
- Marinas
- Special events

Real Estate Owners, Landlords and Tenants

- Lessor's risk only
- Warehouses
- Vacant buildings and land

TARGET RISKS (CONT'D)

Retail

- Amusement centers and play centers
- Fitness centers, gyms, spas
- Gasoline service stations, car washes
- Stores, markets, thrifts

Non-Construction Contractors

- Contractors equipment rental
- Moving companies
- Ornamental welders
- Party planners and event coordinators
- Truckers and freight forwarders
- Snow plow contractors (no box stores or malls)

Non-Profit Organizations (Non-Medical)

- Civic and religious organizations
- Clubs (golf, swim, social, ethnic, recreational)
- Charities and foundations
- Museums

Prohibited Classes: Habitational, hotels, motels, bars, night clubs, and gentlemen's clubs

GET IN TOUCH

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