

Contractors

Non-admitted general liability options for hundreds of everyday classes



COVERAGES

- General liability limits up to \$1M/\$2M
- Excess liability up to \$5M
- Contractors tools and equipment limits up to \$5k- \$10k
- Blanket additional insured, waiver of subrogation, primary and noncontributory available automatically
- Hired & non-owned auto coverage up to \$1M/\$2M

APPETITE

- Up to \$5M in gross sales
- New ventures
- Non-renewals, coverage lapses, and risks with loss history
- No limit to subcontractor costs
- New residential and tract housing eligible up to 25 units

ADVANTAGES

- Premiums starting at \$495
- AM Best A-rated carriers: Baleen Specialty, Crum & Forster, Markel, Nautilus, Navigators, Penn-America and Westchester
- Online quotable and bindable
- Digital payment options

Why Pathpoint?



Multiple Quotes

Pathpoint gives you all available options



Your Expertise

You decide what's best for your insured



Quick Service

Underwriting referrals quoted within 4 business hours



A-rated Carriers

Our carriers are rated A or better by A.M. Best Company



Nationwide

Ability to write in most states

TOP CLASSES

- Air conditioning, heating, and HVAC
- Alarm systems
- Appliances, equipment, and machine work
- Boiler inspection, installation, and repair
- Boat repair
- Carpentry
- Concrete and masonry
- Debris removal, salvage and wrecking
- Electrical
- Excavation, digging and grading of land
- Fence erection
- General contractors
- Greenhouse erection
- Handyperson
- Insulation work
- Interior decorators
- Janitorial services
- Landscaping and lawncare
- Locksmith
- Metal erection
- Painting
- Pest control
- Plumbing
- Prefabricated building erection
- Remodeling
- Roofing and siding
- Septic tanks and sewers
- Signs
- Solar energy
- Steam pipe insulation
- Subcontractors
- Swimming pools
- Tank construction
- Tree trimming
- Upholstering
- Waterproofing
- Welding

Still have questions? Contact your account manager or ops@pathpoint.com

Cyber Liability

Admitted and non-admitted cyber liability options



COVERAGES

- Liability limits up to \$3M
- Retentions as low as \$1,000
- Digital media liability
- Contingent business interruption
- Network security and privacy
- Crime coverage
- Fraud and ransomware available
- Premiums as low as \$545

APPETITE

- Up to \$25M in revenue
- All states except AK and HI
- Coverage for any small business in the United States except:
 - Adult entertainment
 - Cannabis operations
 - Crypto/blockchains
 - Debt collections
 - Gambling operations
 - Managed IT service providers
 - Payment processors

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ADVANTAGES

- Admitted and non-admitted markets
- Security check screenings with At-Bay
- Online quotable and bindable
- Digital payment options

TOP CLASSES

- Accounting services
- Administrative consulting
- Administrative consulting
- Commercial printing
- Computer programming
- Computer system designs
- Employment agencies
- Grocery merchants
- HVAC contractors
- Investments and securities
- Interior designers
- Insurance agents and brokers
- Hotels and motels
- Lawyers' offices
- Marketing consulting
- Mortgage brokers
- Painting contractors
- Publishers
- Securities and commodities
- Scientific consulting
- Site Preparation contractors
- Surveyors and mapping
- Tax preparation
- Voluntary health organizations

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Excess Casualty

Non-admitted excess general liability options for contractors and lessor's risk accounts



COVERAGES

- Limits from \$1M- \$5M available
- Coverage written over underlying general liability with any carrier rated A or better (including Lloyds' syndicates)
- Attachment points of \$1M

APPETITE

- Up to \$5 million in annual revenue
- New ventures
- Contractors: Subcontracted work, remodeling, repair, and new residential construction
- Lessor's risk: Dwellings LRO, Apartments, Warehouses LRO, and Commercial LRO with a wide range of tenancies eligible

ADVANTAGES

- Premiums starting at \$500
- AM Best A-rated carrier Nautilus
- Quick quotes in minutes
- Digital binding and processing

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TOP CONTRACTOR CLASSES

- Appliance delivery/installation
- Carpentry
- Contractors - supervisors
- Contractors - subcontractors
- Driveway/parking pavers
- Drywall installation
- Electricians
- Excavation
- Fence erection contractors
- Furniture/fixtures installation
- Grading
- Handypersons
- HVAC
- Janitorial services
- Landscapers/Lawn care
- Masonry
- Painters
- Plaster/stucco work
- Plumbing
- Pressure Washing
- Remodelers
- Roofers
- Solar energy contractors
- Swimming pool contractors

TOP LRO TENANT CLASSES

- 1-4 family dwellings
- Apartment dwellings
- Beauty/barber salons
- Buildings and premises
- Gas stations
- Grocery stores
- Nail salons
- Restaurants
- Spas
- Warehouses

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Lessor's Risk Only

Non-admitted coverage
for your residential and
commercial landlords

COVERAGES

- General liability, property, and package options
- General liability limits up to \$1M/\$2M
- Excess general liability up to \$5M
- Property up to \$3.3M TIV/\$5.6M per policy/\$10M TIV in select states
- Wind deductibles as low as 1%
- Business personal property up to \$5k

APPETITE

- Lower 48 states + DC
- Mixed-use buildings
- Buildings constructed after 1850
- High-risk coastal properties accepted
- New purchases
- Coverage lapses
- Locations with prior loss history
- Residential and commercial tenancies
- Occupied and vacant properties
- Small businesses operated in the United States except for
 - chemicals, flammable materials, explosives, fireworks sales/storage, livestock, and nightclubs

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ADVANTAGES

- AM Best A-rated carriers Baleen Specialty, Crum & Forster, Markel, Nautilus, Navigators, Vave, Velocity, and Westchester
- Quick quotes in minutes
- Mix and match quoting
- Digital binding and processing

TOP CLASSES

- 1-4 rental dwellings
- Apartments
- Apartments - gardens
- Banks
- Bars/restaurants
- Cannabis/CBD dispensaries
- Cannabis growers
- Mercantile
- Manufacturing
- Offices
- Parking (open air)
- Parking (shopping centers)
- Parking (private)
- Parking (public)
- Shopping centers
- Short-term rentals
- Warehouses
- Vacation rentals

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Lessor's Risk: Cannabis/CBD Tenants

**Non-admitted Lessor's Risk
options for commercial landlords
with cannabis tenants**

COVERAGES

- General liability, property, and package options
- General liability limits up to \$1M/\$2M
- Property up to \$2.5M TIV per policy

APPETITE

- For property or building owners who are not directly involved in business operations or do not have a financial stake in the company
- Building must be used for legal marijuana distribution/retail
- Operations in cannabis states where it is illegal are strictly prohibited
- Accepted tenants for general liability
 - Dispensaries (medical and recreational)
 - General retail
 - Growing operations
 - Manufacturing
 - Security services on premises
- Accepted tenants for property and package
 - Dispensaries (medical and recreational)
 - General retail
 - Security services on premises

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Nationwide

Ability to write in most states

ADVANTAGES

- AM Best A-rated carriers Nautilus and Westchester
- Quick quotes in minutes
- Mix and match quoting
- Digital binding and processing
- Premiums starting around \$500 for monoline coverage
- Premiums starting around \$1,000 for packages

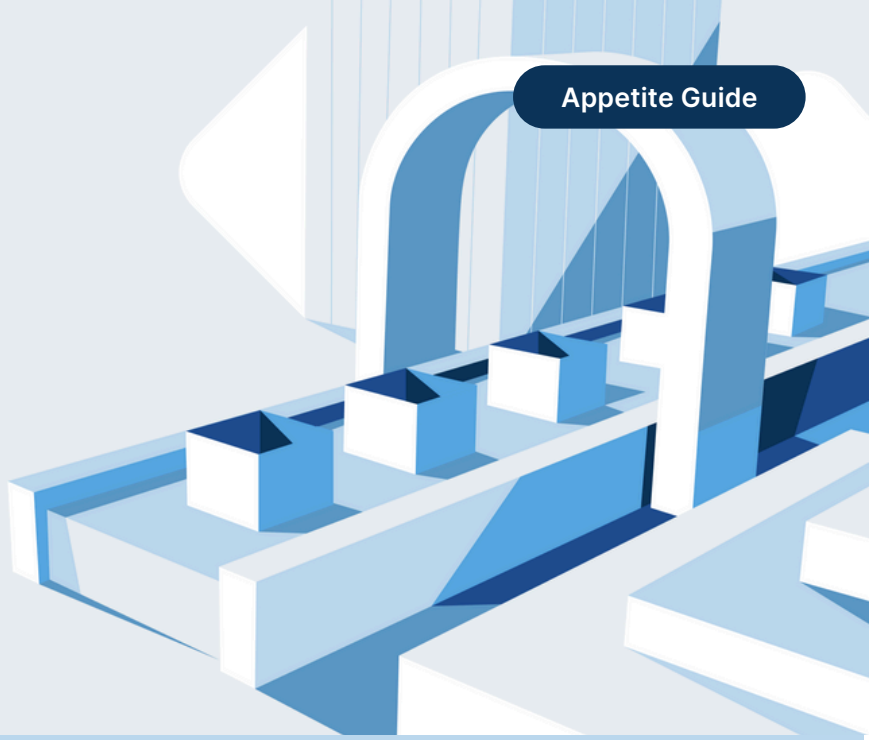
INFORMATION NEEDED TO QUOTE

- Named insured and address
- Requested coverages, effective and expiration dates
- Property construction, condition, protection class, and exposures
- Tenant Occupancy
 - Is tenant licensed?
 - Consumption?
 - Equipment/flammables?
 - Armed Security Services on premises?
 - Will need certificate of insurance

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Manufacturing

Non-admitted general liability options for your manufacturing needs



COVERAGES

- General liability limits up to \$1M/ \$2M
- Includes products liability (up to \$2M products/completed ops)
- Additional insured – vendors available
- Deductibles starting at \$500

APPETITE

- Over 450 products for beauty, beverages, candles, clothing, cosmetics, dental, food, leather/artificial goods, skincare, and shoes
- Annual revenue up to \$5M
- New ventures
- Commercial manufacturing
- Contract manufacturing
- Home-based business
- Importers
 - food & beverage products will be referred

ADVANTAGES

- Premiums starting at \$500
- AM Best A-rated carriers Markel and Nautilus
- 420 products that are quick-quotable in minutes
- Digital binding and processing

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TOP PRODUCTS

Beverages

- Beer
- Coffee/tea
- Iced coffee
- Iced tea
- Liquor
- Soft drinks
- Sparkling water

Food

- Desserts & snacks
- Dry food products
- Frozen food
- Jellies & jams
- Sauces

Candles

- Wax candles

Clothing & Apparel

- Athletic sneakers
- Boots
- Dresses
- Flats
- Gloves
- Handbags
- Hoodies
- Jackets
- Pajamas
- Robes
- Sandals
- Shirts
- Skirts
- Socks
- Suits
- Sweaters
- Underwear

Cosmetics & Beauty

- Anti-aging
- Chapsticks
- Fragrances
- Hair color
- Makeup
- Nail polish
- Lotions
- Plumpers
- Self-tanners
- Soaps
- Sunscreen
- Teeth whitening

Leather Goods

- Flasks
- Journals
- Phone cases
- Purses

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Monoline Property

Non-admitted coverage

COVERAGES

- Up to \$3.3M TIV per location/\$5.6M per policy lower 48 states + DC
- Up to \$10M TIV per policy in AL, FL, GA, LA, MS, SC, and TX
- Earthquake available, including parts of California
 - Not available in OK, KS, construction pre-1980, unreinforced masonry, or basic form risks
 - Wind deductibles: 1%-5% minimum
 - ACV/RCV/Basic/Special forms available
 - Buildings older than 30 years old need updates to roof, electrical system, plumbing, and heating within last 30 years to be eligible for RCV/Special form

APPETITE

- High risk-coastal properties accepted
 - Terms automatically set based on distance to coast
- Construction year as early as 1850
 - Buildings prior to 1900 require system upgrades within the last 30 years
- Ineligible classes include agriculture, construction, and manufacturing

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Nationwide

Ability to write in all most states

ADVANTAGES

- AM Best A-rated carriers Westchester, Vave, and Velocity Risk
- No coastal restrictions
- Separate deductibles for wind, hail, and earthquake
- Quick quotes in minutes
- Digital binding and processing

TOP CLASSES

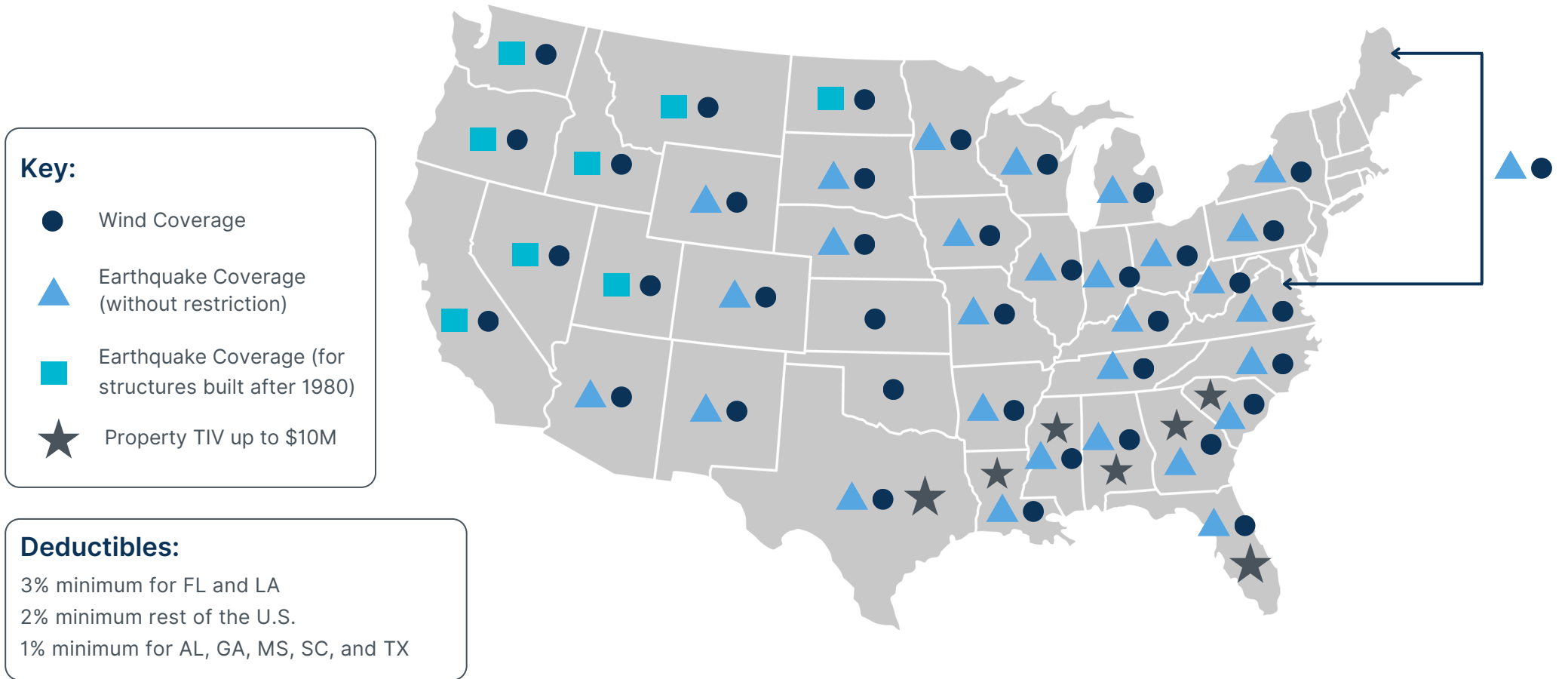
- 1-4 family dwellings
- Amusements parks
- Arenas/sports facilities
- Auditoriums/theaters
- Apartments
- Bars
- Casinos
- Civic Clubs
- Daycares
- Dry Cleaners/laundromats
- Entertainment
- Government buildings
- Healthcare
- Hotels/motels
- Mixed occupancies
- Lessor's risk
- Offices
- Mercantile/retail stores
- Restaurants
- Schools
- Social Clubs
- Swimming clubs and pools
- Warehousing
- Wholesaling

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Commercial Property Coverages Availability

Quote Your Property Accounts at www.pathpoint.com



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Restaurants, Bars, and Taverns

Non-admitted coverage



COVERAGES

- General liability, property or package
- General liability up to \$2M/\$2M
- Property TIV up to \$5M per location/\$5.6M per policy/\$10M TIV in select states
- Hired and non-owned auto for non-delivery or valet risks
- Business personal property, equipment breakdown, and business interruption available

APPETITE

- All states except AK and HI
- Major cities, coastal regions, and vacation spots
- Diverse exposures including dance floors and table service
- Risks with commercial cooking equipment
 - Must have a semi-annual cleaning contract in place

ADVANTAGES

- AM Best A-rated carriers Baleen Specialty, Crum & Forster, Navigators, Vave, Velocity, and Westchester
- Quick quotes in minutes
- Mix and match quoting
- Digital binding and processing

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Nationwide

Ability to write in most states

TOP CLASSES

- Bakeries
- Bars
- BBQ pits and smokers
- BYOB establishments
- Caterers
- Concessionaires
- Delicatessens
- Diners
- Fast food
- Ice Cream Shops
- Pizza shops
- Restaurants (dance floors)
- Restaurants (table service)
- Restaurants (no table service)

INELIGIBLE CLASSES

- Armed services on premises
- Bottle service
- CBD infused beverages
- Establishments with drinking contests or patron competitions
- Gentleman's clubs, exotic dancing, night clubs or strip clubs
- Oxygen bars or serving non-liquid alcohol
- Opened past state minimum closing times

We are not a liquor liability market at this time

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Retail & Services

Non-admitted general liability options for every day small business risks



GENERAL COVERAGES

- General liability limits up to \$1M/\$2M
- Property limits up to \$3.3M TIV per location/\$5.6M TIV per policy/\$10M TIV per policy* (** in select states*)
- Business Personal Property up to \$250k per building
- Products-completed operations up to \$2M
- Inland Marine up to \$50k per single item/\$100k per schedule
- Spoilage and Business Income with Extra Expense Coverage available
- Miscellaneous Equipment and Supplies up to \$1,500 per item

APPETITE

- Beauty, barber, and nail salons
- Food trucks, refreshment stands, and mobile concession stands
- Convenience, grocery, beer, wine, and liquor stores
- Retail stores including clothing, furniture, laundry, hardware, and more

ADVANTAGES

- Premiums starting at \$500
- AM Best A-rated carriers: Markel, Vave, Crum & Forster, Nautilus, and Velocity
- Online quotable and bindable
- Digital payment options
- Mix and match quoting on select classes
- Available in 48 states excluding AK and HI

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Nationwide

Ability to write in most states

BEAUTY, BARBER, AND NAIL SALONS

- General liability limits up to \$1M/\$2M
- Property limits up to \$3.3M TIV per location/\$5.6M per policy/\$10M TIV*
- Mix and match quoting available
- Products-completed operations up to \$2M
- Business Personal Property up to \$200k per building
- Business Interruption available
- Additional Insured coverage available
- Deductibles start as low as \$250

CONDITIONS & ELIGIBILITY

- New ventures eligible
- Independent contractors
- Incidental facials, makeup, massage, waxing, and hair removal are accepted
- Exclusions include:
 - Tanning
 - Body piercing
 - Tattooing
 - Medical spa treatment and services
 - Microdermabrasion and microblading
 - Home-based businesses
 - Off-premises services

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FOOD TRUCKS

- General liability limits up to \$1M/\$2M
- Products-completed operations up to \$2M
- Inland Marine up to \$50k per single item/\$100k per schedule
- Spoilage and Business Income with Extra Expense Coverage available
- Miscellaneous Equipment and Supplies up to \$1,500 per item
- Deductibles start as low as \$500

CONDITIONS & ELIGIBILITY

- New ventures eligible
- Food trucks, refreshment stands, mobile canteens/carts, silver-side lunch trucks, ice cream trucks, and mobile concessions
- Food must either be served from the motorized vehicle itself or from a cart towed by the vehicle.
- Sales of alcoholic beverages must be less than 30% of total receipts and have liquor liability already in place
- Auto Liability coverage must be in place with equal or greater limits
- Must be in compliance with all federal, state or local statutes or requirements (such as permits, licenses)
- Ineligible classes include: motorized food carts, bicycle carts, mopeds, recreational scooters, self-balancing skateboards, personal mobility devices, and oxygen bars

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Ability to write in most states

CONVENIENCE, GROCERY, BEER, WINE & LIQUOR STORES

- General liability limits up to \$1M/\$2M
- Property limits up to \$3.3M TIV per location/\$5.6M per policy/\$10M TIV*
- Mix and match quoting available
- Products-completed operations up to \$2M
- Business Personal Property up to \$250k per building
- Business Income with Extra Expense Coverage available
- Theft coverage up to \$20k available (requires central station alarm)
- Premiums starting as low as \$250 for property/\$495 general liability

CONDITIONS & ELIGIBILITY

- New ventures eligible
- Gross sales up to \$3M per location
- 24-hour operations accepted
- Incidental sale of CBD, tobacco, cannabis, or tobacco or cannabis-related products are eligible
- No armed security on premises
- No sale of firearms, ammunition or fireworks
- No consumption of alcohol on premises (other than samplings)
- Ineligible operations include: automobile repair or service, car wash, gasoline sales, pharmacy, public showers, pool tables, commercial cooking, restaurant, bar, or nightclub

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RETAIL STORES

- General liability limits up to \$1M/\$2M
- Property limits up to \$3.3M TIV per location/\$5.6M per policy/\$10M TIV*
- Mix and match quoting available
- Products-completed operations up to \$2M
- Business Personal Property up to \$250k per building
- Business Income with Extra Expense Coverage available
- Theft coverage up to \$20k available (requires central station alarm)
- Premiums starting as low as \$250 for property/\$495 general liability

CONDITIONS & ELIGIBILITY

- New ventures eligible
- Gross sales up to \$5M per location
- Eligible classes: antique, book, candy, gift shops, health, hobby, home improvement, clothing, laundry, pet, shoe stores, and more
- No pawn shops or thrift stores
- No baby or medical equipment
- No sale of firearms, ammunition or fireworks
- No sale any vehicles or equipment including automobiles, trucks, ATVs, UTVs, motorcycles, scooters, bicycles, and trailers (road use)
- No amusement rides, inflatables, diving gear, camping tents, or rock climbing structures.

Vacants

**Non-admitted coverage
for residential and
commercial vacant
buildings and land**



COVERAGES

- General liability, property or package
- General liability up to \$1M/\$2M
- Property TIV up to \$2.5M TIV
- Coastal wind deductibles as low as 1%
- Theft and vandalism coverage available
- Additional Insured coverage added at no cost
- 3, 6, 9, and 12-month terms available

APPETITE

- 48 states including AK, HI, and Washington, DC
- Properties less than 30% occupied
- No square footage limitation for vacant buildings
- No limitation on number of locations
- No strict limitation on number of stories
 - Buildings three stories or more must be fully sprinklered
- Constructed after 1850
- Coastal properties
- RCV/Special Form available for properties older than 30 years
 - If roof and major utilities have been replaced in the last 20 years

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ADVANTAGES

- AM Best A-rated carriers Atrium, Crum & Forster, Markel, Nautilus, and Westchester
- Deductibles as low as \$1,000
- No coastal restrictions
- Flexible terms
- Quick quotes in minutes
- Digital binding and processing

TOP CLASSES

- Commercial properties
- LLC's and trusts
- Partially vacant
- Residential properties
- Vacant buildings
- Vacant land

INELIGIBLE CLASSES

- Properties that are condemned, unrepaired, unsecured, scheduled for demolition, locations with swimming pools, storage of fireworks or hazardous materials, and those undergoing structural renovations

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