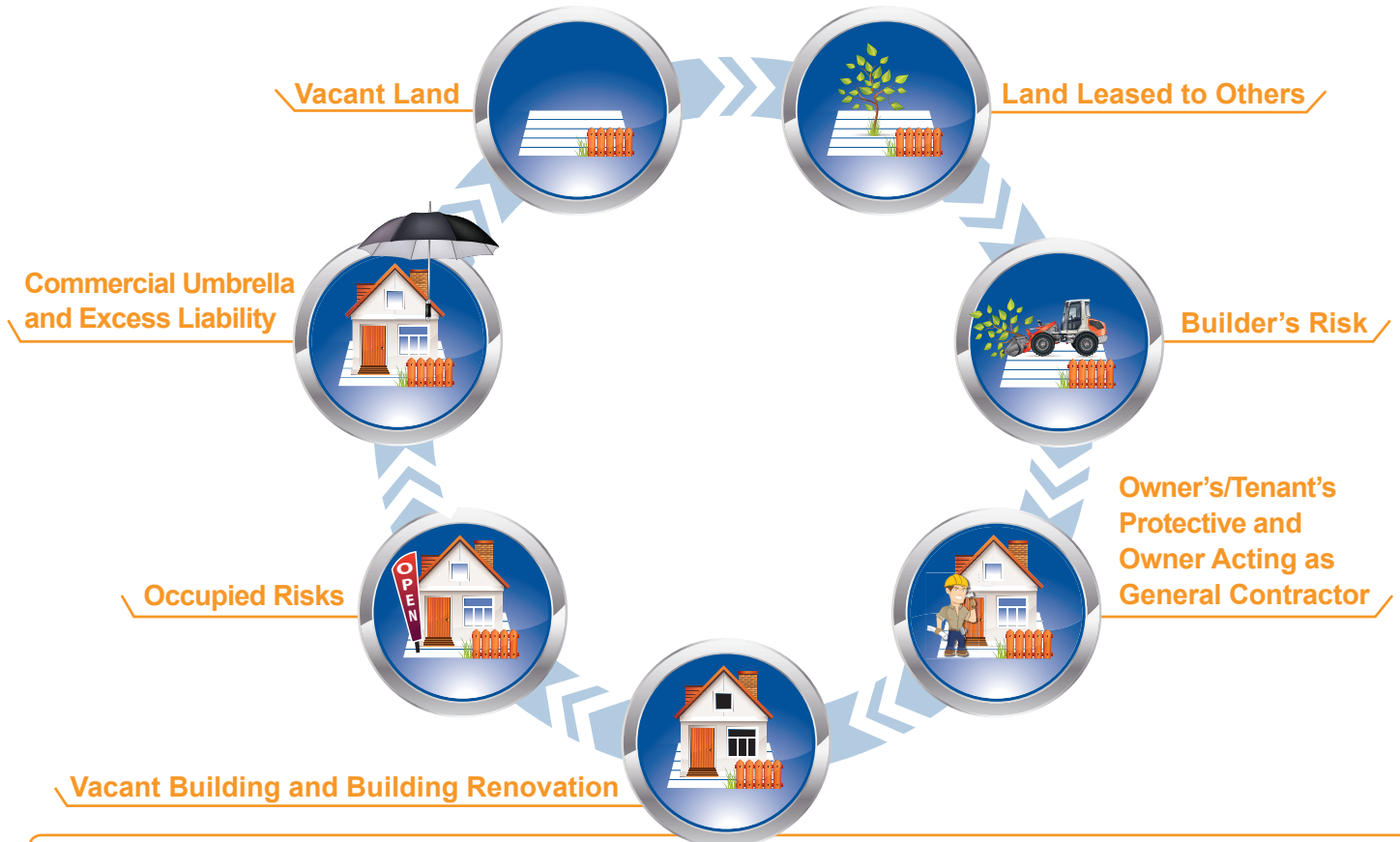


EVOLUTION OF A RISK

How our products can help your insureds at each step



Vacant Land - If your insured has vacant land up to 1,000 acres, we've got a product for that! This includes vacant land with ponds or lakes up to 25 acres each, and we do not require these properties to be fenced.

Land Leased to Others - If your insured leases land to others, we've got a product for that! We will accept land with a variety of uses including equipment storage, vehicle parking, auto lot sales, animal grazing, hunting, crop farming and athletic fields.

Builder's Risk - If your insured decides to build on their premise, we've got a product for that! We will consider property limits up to \$3,000,000 and write the policy for the full duration of construction.

Owner's/Tenant's Protective and Owner Acting as General Contractor - Does your insured need coverage for a renovation project or general liability for new construction? We've got a product for that! We will consider risks with projects being performed by the insured or by one general contractor and can offer package terms on most projects.

Vacant Buildings - Once construction is complete or an occupied risk becomes fully or partially vacant, we've got a product for that! This includes vacant dwellings, vacant condo units and vacant leased spaces as well. Short-term and annual policies are all only 25% minimum earned, and there is no restriction on the length of vacancy!

Occupied Risks - We write over 700 ISO classes of business, whether owner or tenant-occupied. Our eligibility includes new ventures and mixed occupancies.

Commercial Umbrella and Excess Liability - Do your insureds need higher limits? We also have the ability to consider commercial umbrella or excess liability over carriers B++ or better.