



INNOVATIVE INSURANCE SOLUTIONS, INC.

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GENERAL LIABILITY PROGRAM OVERVIEW

General Liability Overview

Can write casualty insurance with limits up to \$1,000,000 per occurrence / \$2,000,000 aggregate on a primary basis, and up to \$5,000,000 on an excess basis written stand-alone or over our primary coverage.

- Focus is on premises operations risks and contractors.
- Packages with innocuous product liability exposures will be considered.
- Excess protection for products or automotive driven accounts is not available.

Submission Requirements

- Fully completed ACORD applications (ACORD 125 & 126)
- Supplemental application if applicable
- Current financial statement and additional explanatory narratives may be required as well.

Successful Classes Of Business Include

- Apartments
- Auto Dismantlers
- Bakeries
- Barber Shops/Beauty Salons
- Bars and Taverns
- Bazaars
- Bed and Breakfast
- Billiard or Pool Halls
- Bingo Halls
- Car Washes
- Condominiums
- Condo & Townhouse Assoc.
- Convenience Stores
- Day Care Centers
- Janitorial Services
- Laundromats
- Lessor's Risk
- Mercantile
- Mini Warehouses
- Night Clubs
- Office Buildings
- Pawnshops
- Recycling Centers
- Resorts and Hotels
- Restaurants
- Retail Stores
- Small Contractors
- Strip Centers
- Vacant Buildings
- Video Book Stores

Additional General Liability Programs Available

- Advertising Signs
- Alarm Installation
- Amusement Centers
- Campgrounds
- Caterers
- Clubs – Civic or Service
- Clubs – Swimming or Raquet
- Concessionaires
- Consultants
- Delicatessens
- Dwellings
- Employment Agencies
- Engineers or Architects
- Garbage/Ash/Refuse Collection
- Grocery Stores
- Halls
- Health Clubs
- Landowners Vacant Land
- Owners & Contractors Protective Liability
- Push Cart
- Special Event
- Sun Tanning Salons
- Truckers