

Professional Insurance Executives, Inc. 310 E. I-30, M109 Garland, Texas 75043 Product Fact Sheet 214-556-3575 Submissions@pieins.com

# Contract binding

We understand that many of the risks our agents see do not fit nicely in a box. The efficiency created by our investment in technology and process improvement, allow us to staff underwriters who are anxious to find flexible and creative solutions for the unique exposures we encounter in the E&S market.

(check out our web rater at pieins.com/pierater)

## Casualty

- Primary limits up to \$5m/\$5m
- Minimum premiums as low as \$500 for \$1m/\$2m limits

## **Construction related classes**

- General contractors
- Artisan contractors
- OCPs
- Vacant buildings with renovations
- Real estate property development
- Project specific policies

#### Other target classes

- Lessor's risk
- Warehouses
- Vacant buildings
- Vacant land
- Manufacturers and distributors

- Mercantile/retail
- Products liability

#### **Liquor liability**

- Available in all states except AK, AL, DC, IA, and VT
- Limits from \$100k/\$100k to \$1m/\$2m
- Assault and battery coverage follows the general liability

#### **Target classes**

- Restaurants
- Bars/taverns
- Clubs
- Convenience stores
- Grocery stores
- Package/liquor stores
- Liquor manufacturers and distributors
- Special event

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#### Property

- Authority up to \$2m TIV (\$5m for vacants). Referrals considered up to \$5m TIV on other classes.
- Minimum premiums as low as \$300 monoline and \$150 package.
- No coinsurance options with underwriter
  approval
- Equipment breakdown

#### **Target classes**

- Builder's risk
- Vacant buildings
- Vacant buildings under renovation
- Offices
- Mercantile/retail
- Warehouses

### Target Classes cont..

- Apartments
- Dwellings
- Restaurants

#### Inland marine

- Minimum premiums as low as \$500
- Contractors' equipment
- Miscellaneous property floater
- Motor truck cargo

#### Excess & umbrella

- Minimum premiums as low as \$750 per layer
- Limits up to \$5m
- Over 700 available classes
- Acceptable primary carriers are A-VI or better for GL and auto and B++ for EL