

# Wholesale Solutions

# Our Experts. Our Relationships. Your **Advantage.**

SPG's wholesale brands are some of the most well-known specialty wholesale brokers in the industry. We anchor ourselves in being the best-in-class relationship managers, and that value proposition is core to our mission and vision.

## Why Brokers Choose SPG Wholesale

### **Expertise That Matters**

Our wholesale specialists bring decades of experience in complex and niche markets, helping you place risks that require deep knowledge and creative thinking.

### **Strong Relationships**

We've built trusted partnerships with leading carriers, giving you access to exclusive, broad, and cost-effective coverage solutions.

### **Tailored Solutions**

Every account is unique. Our teams design customized solutions that address specialized risks and deliver meaningful value for your clients.

## SPG Wholesale & MGA Rankings

# BI

**BUSINESS INSURANCE®**



**#6** in 2025

Specialty Intermediaries



**#5** in 2025

Property/Casualty Wholesaler



**#5** in 2025

Multiline Wholesaler



**#8** in 2025

Delegated Underwriting

Coverholder at **LLOYD'S**

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- Packaged for Environmental Facilities
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- Transportation Pollution Liability
- Workers Compensation, Including Pollution

## ExecuPro

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## ExecuPro (cont.)

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- Collection Agencies E&O
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- Lawyers
- Real Estate, Property Managers,  
and Developers
- Tenant Discrimination
- Third Party Administrator

## Personal Lines

- Homeowner Property Insurance
- Jewelry, Fine Arts, Collections & Contents
- Personal Liability Insurance



# Commercial Lines



**COMMERCIAL LINES**

# Auto Liability Insurance

[VIEW MORE](#)

## Eligible Accounts

- Trucking and logistics companies
- Corporate fleets
- Delivery and courier services
- Contractors
- Construction businesses
- Transportation services
- Food trucks
- Mobile vendors

## Coverages Offered

- Bodily injury liability
- Property damage liability
- Medical payments coverage
- Uninsured/underinsured motorist coverage
- Hired and non-owned auto coverage
- Collision and comprehensive coverage
- Excess and umbrella liability options

## Limits

- Primary Auto liability up to \$1.5MM
- Excess Auto liability up to \$5MM

## Policy Highlights

- A.M. Best 'A' Rated Carriers
- Monoline & Package Policies
- Admitted & Non-Admitted Policies
- Pen Contracts

## Claims Handling & Support

[SPGClaims@specialtyprogramgroup.com](mailto:SPGClaims@specialtyprogramgroup.com)

## Why Choose Us

### Strong Relationships

With a vast network of top-rated carriers, we secure exclusive coverage options and competitive pricing to help you stand out in the market.

### Niche Solutions

Our expertise in specialized markets enables us to address unique or hard-to-place risks, ensuring your clients always have the right coverage.

### Expert Guidance

Rely on our seasoned underwriters for strategic insights and hands-on support-from quote to renewal-empowering you to grow and retain business.

## COMMERCIAL LINES

# Commercial Property Insurance

[VIEW MORE](#)

## Eligible Accounts

From retailers and restaurants to manufacturers and offices, any business owning or leasing physical space needs insurance for commercial property. Business owners who want to mitigate financial risks from unexpected property damage should prioritize this coverage. Partnering with us ensures that your business receives not only exceptional protection but also access to industry-leading tools like our comparative rating system, making us the premier choice for brokers and agents.

## Areas of Expertise/Classes Offered

- Habitational
- Lessors Risk
- Vacant Buildings – with and without renovations
- Warehouses
- Coastal Property
- Stock Throughput
- Course of Construction
- DIC/Earthquake
- Monoline Property
- Excess Fire
- Wind Deductible Buyback

## Limits

We consider risks ranging from small commercial property to large complex schedules.

## Policy Highlights

- A.M. Best 'A' Rated Carriers
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## COMMERCIAL LINES

# Excess Liability Insurance



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## Eligible Accounts

Any business with significant assets, high-risk exposures, or contractual insurance requirements should consider these policies. These policies are ideal for:

- Construction and contracting companies
- Trucking and transportation businesses
- Hospitality and entertainment industries
- Manufacturers and wholesalers
- Commercial real estate firms
- High-risk professions with public interactions

## Areas of Expertise Offered

- Additional limits on general liability, auto liability, and employer's liability
- Broad coverage extensions through umbrella policies
- Protection against catastrophic claims exceeding standard policy limits
- Legal defense costs and settlement expenses
- Access to surplus lines insurance for hard-to-place risks
- High-limit coverage for specialized industries and professions

## Limits

We're able to stack limits with various markets to meet client needs.

## Policy Highlights

- A.M. Best 'A' Rated Carriers
- Monoline & Package Policies
- Admitted & Non-Admitted Policies
- Pen Contracts & Brokerage Carriers

## Claims Handling & Support

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## COMMERCIAL LINES

# General Liability Insurance



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## Eligible Accounts

Virtually every business, from sole proprietors to large corporations, benefits from commercial general liability insurance. Contractors, retailers, manufacturers, and service providers all face potential liability exposures that can lead to costly claims. Brokers who partner with Monarch can confidently offer their clients the best protection, backed by expert insights.

## Policy Highlights

- A.M. Best 'A' Rated Carriers
- Monoline & Package Policies
- Admitted & Non-Admitted Policies
- Pen Contracts

## Claims Handling & Support

SPGClaims@specialtyprogramgroup.com

## Areas of Expertise Offered

- Construction
- Manufacturers/Products
- Distributors / Wholesalers
- Habitational
- Lessors Risk
- Restaurants/Bars/Taverns
- Mercantile/Retail
- Vacant Buildings
- Special Events
- Truckers
- Cannabis
- Farm/Ranch
- Garage
- Dealers/Service
- BOPs
- Convenience Store/Gas Station
- Hotel/Motel
- Mobile Home Parks

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COMMERCIAL LINES

# Inland Marine Insurance



VIEW MORE

## Eligible Accounts

Inland Marine Insurance is indispensable for businesses managing valuable goods, tools, or equipment on the move. Industries such as construction, logistics, and specialized trades benefit from this coverage to protect assets in transit or on-site. Partnering with us ensures that brokers can confidently meet the diverse needs of these clients while accessing competitive solutions from leading carriers.

## Areas of Expertise Offered

Inland Marine Insurance provides coverage for property in transit, mobile equipment, and unique assets that traditional policies might not cover. Originally designed for cargo transported over water, modern inland marine coverage has expanded to include goods and equipment on land, offering businesses critical protection for their high-value assets.

- Builder's Risk/COC
- Contractor's Equipment
- Motor Truck Cargo
- Misc. Property
- Trip Transit
- Installation Floaters

## Policy Highlights

- A.M. Best 'A' Rated Carriers
- Monoline & Package Policies

## Claims Handling & Support

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## Why Choose Us

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### Niche Solutions

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## COMMERCIAL LINES

# Liquor Liability Insurance



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## Eligible Accounts

Any business involved in the sale, service, or distribution of alcohol should carry commercial liquor liability insurance. This includes:

- Restaurants
- Bars
- Liquor stores
- Breweries and wineries
- Catering companies
- Event venues
- Distributors

## Policy Highlights

- A.M. Best 'A' Rated Carriers
- Monoline & Package Policies
- Admitted & Non-Admitted Policies
- Pen Contracts & Brokerage Carriers

## Claims Handling & Support

SPGClaims@specialtyprogramgroup.com

## Coverage Features Offered

- Third-party bodily injury and property damage liability
- Legal defense costs
- Assault and battery coverage
- Employee inclusion coverage
- Coverage for off-site events and catering
- Special event liquor liability

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The background of the image is a solid dark blue. Overlaid on this is a faint, light blue silhouette of a person wearing a hard hat and a safety vest. The person is standing in profile, facing right, and appears to be holding a clipboard or a set of plans. In the background, behind the person, is a large wind turbine with three blades. The overall image has a professional and industrial feel, likely intended for a report or presentation related to environmental or renewable energy topics.

# Environmental



# Auto Liability



VIEW MORE

## Eligible Accounts

- Emergency Response/Haz Mat Cleanup
- Fire and Water Restoration
- Environmental Drilling
- Industrial Cleaning
- Solar Contractors
- Battery Charging Station Contractors
- Landfill Liner Installation
- Medical Waste Pickup
- Soil Excavation – Petroleum
- Soil Remediation
- Wastewater Treatment Plant Operation
- Demolition Below 3 Stories
- Pipeline Cleaning/Installation
- AST Cleaning/Maintenance
- Emergency Response Contractors
- Environmental Contractors
- Transporters of Hazardous Materials/Waste
- Tank Removal Contractors
- Chemical Manufacturers
- Chemical Blenders and Transporters

Generally, we wish to see everything that is hauled in either a tanker trailer, chemical tote, or drum. These may include:

- Fuels
- Lube oils
- Resins
- Asphalt
- Emulsions
- Liquid soap solutions
- Some chemical/artificial food additives (but not liquid food products like milk, oil, etc. for the time being)
- Compressed gases such as Propane, LNG, etc.

## Eligible Accounts (cont.)

- Carbon Black
- Carbon contaminated soils
- Contaminated industrial by-product fluids
- Contaminated runoff water
- Crude
- Drilling muds
- Hot waxes/other elevated temperature liquids
- Herbicides/pesticides
- Windshield washer fluids in bulk
- Acids of all types
- Ammonia
- Low level radioactive

## Coverages Offered

Auto insurance is a required coverage for companies using vehicles in their operations. The package may include Auto Liability, Physical Damages, Pollution, and Truckers General Liability coverage.

**Optional Coverage Enhancements** include Truckers General Liability, Blanket Additional Insured where contractually required, and Composite Rating Waiver of Subrogation.

## Limits

Premiums start at \$5,000. Limits are available from \$500,000.

## Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

## Why Choose Us

### Carrier Partnerships

We work with the most reputable carriers in the business and is a leader in providing wholesale access to these important insurance markets.

### Proven Expertise

We have over 30 years of experience helping our agents place the most effective coverage possible with the industry's leading insurance companies.

### Solution Partners

We help agents assess client needs, identify effective coverage options, and provide the tools to support successful sales.

# Contractors Pollution Liability



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## Eligible Accounts

- Environmental service providers of all shapes and sizes.
- Non-environmental trade contractors, general contractors, and construction managers.

## Coverages Offered

General insurance policies are designed to cover many of the common exposures insureds face. Environmental insurance coverages are designed to respond to the environmental exposures that may not otherwise be covered by traditional policies. These exposures may include disturbing or exacerbating existing pollutants, contractor's operations lead to pollution release, job site pollution caused by contaminants the contractor brought to the site, the operations of subcontractors for which the contractor is responsible, and over the road pollution.

### Optional Coverage Enhancements

- Over the road pollution for the transportation operations of the insured.
- Temporary storage of contaminants on the insured's property.
- Incidental professional
- Blanket waiver of subrogation, additional Insured and many other enhancements.
- Non-Owned Disposal Site Coverage (NODS)
- Mold
- Defense outside the limits.

## Limits

- Premiums start at \$1,000.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.

## Policy Highlights

- Generally designed to address the coverage gap created by the CGL pollution exclusions.
- Policies usually written to provide coverage for operations performed "by or on behalf" of the insured.
- Coverage is provided for the insured's operations away from their own premises.
- Base policies can be written on either a Claims Made or an Occurrence basis.
- Mold coverage may have a sub limit of liability, as well as its own deductible.
- Existing Claims Made programs can be effectively converted to Occurrence.

## Claims Handling & Support

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# Contractors Pollution & Professional Liability

[VIEW MORE](#)

## Eligible Accounts

- General Contractors
- Electrical Contractors
- Construction Managers
- Site Prep Contractors
- Plumbing Contractors
- Pipeline Contractors
- HVAC/Mechanical Contractors
- Millwright Contractors
- Any contractors that, in the course of their normal operations, may make a slight adjustment on the provided plans to get the job done properly, or who supervise other subcontractors.

## Coverages Offered

Coverage can be customized to the needs of the insured. It is important to carefully review your client's operations and activities to correctly address their insurance needs.

### Optional Coverage Enhancements

- Occurrence CPL coverage
- Natural Resources Damage
- Coverage for work performed by subcontractors
- Mold coverage
- Blanket Additional Insured
- Waiver of Subrogation
- Transportation Pollution Liability

## Limits

- Premiums start at \$3,750.
- Limits are available from \$1,000,000.

## Claims Handling & Support

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# Coverage for Energy-Related Risks

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## Eligible Accounts

- Pipeline Contractors and Operators
- Refinery Contractors
- Oil & Gas Servicing Contractors
- Vacuum Truck Services
- Blending and Mixing Facilities
- Refineries (Natural Gas, Crude, Refined Products)
- Saltwater Disposal
- Haulers of any placard use
- Manufacturers of any product whose failure would cause a pollution loss.
- Distributors of any product whose failure would cause a pollution loss.

## Coverages Offered

- Transportation Pollution Liability covers the gaps that are led by an Auto pollution endorsement or exclusion.
- Broad form Contractors Pollution Liability is so much more than sudden & accidental pollution: Clean-up costs, Completed Operation coverage, Actions Over coverage, "by or on behalf" wording, and punitive damages.
- Broad Form Site Pollution: Clean Up costs, First and Third-Party triggers, Natural Resources Damages, Punitive Damages, and new coverage for pre-existing conditions.

## Optional Coverage Enhancements

- Transportation Pollution for the insured over the road exposures.
- Blanket Waiver of Subrogation, Additional Insureds, and Primary Non-contributory wording
- Professional and Products Pollution, as needed by individual risks.
- Excess policies that go over underlying Pollution and Professional, in addition to General Liability.

## Limits

- Premiums start at \$2,500.
- Limits are available up to \$100,000,000.

## Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

## Why Choose Us

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# Enhanced Fuel Solutions



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## Eligible Accounts

- Petroleum product storage
- Oil distributors
- Gas distributors
- Auto repair facilities
- Gas stations
- Agricultural risks with farm equipment
- Convenience stores
- Golf courses
- Car dealerships
- Charging stations
- Alternative fuel locations
- Any location with a tank

## Coverages Offered

The Enhanced Fuel Solutions program is built off the foundation of broad environmental coverage. This policy is designed to be flexible to meet your client's needs, and can include full Site Pollution coverage including coverage for storage tanks that require evidence of financial responsibility. Additionally, it can cover tanks or dispensers holding various alternative fuels such as propane, hydrogen, or natural gas.

## Coverages Offered (cont.)

The policy can also be written to just provide coverage for the storage tank exposure if that is the preferred approach. The policy provides coverage for cleanup costs at an owner's facility due to releases from the site itself and/or scheduled tanks on the policy. Coverage is also provided for third party bodily injury and property damage claims emanating from the site and/or scheduled tanks on the policy. Policies are written on a claims made basis, and can honor existing retroactive dates where applicable.

In addition to the pollution component, the Enhanced Fuel Solutions program can also provide Property and Inland Marine coverage for above ground property and equipment at the location. This can include ASTs, above ground piping, charging units, and dispensers.

## Claims Handling & Support

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# General Liability & Product Pollution



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## Eligible Accounts

- Classes of business typically needing Products Pollution coverage include:
- Products that carry, contain, measure, move, or otherwise process pollutants such as drums, tanks, pipes, tubing, pumps, valves, and compressors, or other machinery/ equipment
- Industrial coatings: paints, varnish, sealers, and inks.
- Adhesives: glue, caulk, and plastics
- Aerosols: storage and filling paints
- Biodiesels: ethanol and alternative fuels
- Lubricants: grease and other lubes
- Plastics: pellets, injection molding, etc.
- Rubber: recycling, injection molding, etc.
- Industrial soaps
- Solvents and the raw materials used in the solvent process
- Fertilizers
- Manufacturers and distributors of imported or domestic products should be covered in the event of a products pollution claim. Distributors selling products made in a foreign country may find that these countries will not defend insurance claims relating to products being sold in the United States.

## Coverages Offered

A combination GL/Products/Product Pollution Liability policy includes Bodily Injury, Property Damage, and Clean Up coverage for third party claims.

### Optional Coverage Enhancements

Sudden/accidental spill coverage for the insured's owned/leased premises.  
Gradual pollution coverage for long term soil/groundwater/air pollution issues coming from the insured's facility or warehouse.

## Optional Coverage Enhancements

- First and third party "over the road"/rail Transportation Pollution Liability
- Natural resources damage
- Product recall
- Many other enhancements

## Limits

Premiums start at \$10,000, plus tax and fee. Limits are available from \$1,000,000, up to \$10,000,000.

## Policy Highlights

- It protects the insured against a product failure that may cause a pollution condition.
- Many General Liability and Product policies deny coverage for Bodily Injury/Property Damage and Defense arising from the discharge of pollutants from a product.
- Most General Liability and Product policies deny Clean Up coverage claims that stem from a pollution condition.
- Distributors may not find protection from the manufacturer especially if the manufacturer is domiciled overseas.

## Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

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# Inland Marine

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## Eligible Accounts

- Contractors both environmental and non-environmental contractors that use/transport equipment
- Construction companies
- Agriculture businesses
- Landscaping businesses
- Companies that have data processing as part of their operations
- Any insured that has movable/mobile equipment

## Coverages Offered

- Inland Marine covers property used in the insured's business or property of others for which the insured has assumed written liability.
- It covers mobile machinery, equipment, and tools, the insured uses in their trade.
- It addresses items leased/rented FROM others, as well as items leased/rented TO others.
- Items are covered wherever they are within the coverage territory: job site, in transit, business premises, etc.

## Optional Coverage Enhancements

- Transportation Pollution for the insured over the road exposures.
- Blanket Waiver of Subrogation, Additional Insureds, and Primary Non-contributory wording
- Professional and Products Pollution, as needed by individual risks.
- Excess policies that go over underlying Pollution and Professional, in addition to General Liability.

## Limits

- Premiums start at \$2,500.
- Limits are available up to \$100,000,000.

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# Packaged Insurance for Environmental Contractors & Consultants

[VIEW MORE](#)

## Eligible Accounts

- Environmental Service Providers
- Contractors of all types, ranging anywhere from fire & water restoration contractors to asbestos abatement and demolition.
- Environmental Consultants

## Coverages Offered

- Coverage usually based off the CGL Coverage Part
- Packages can then add Contractors Pollution (aggregate limit). The benefit is that it provides coverage that fills much of the CGL pollution exclusion gap.
- Packages can then add the Professional Liability (aggregate limit). Again, the benefit is having the same carriers provide coverage typically excluded from the CGL.
- Package can also cover Premises Specific Pollution Liability, Over the Road Pollution exposures, Storage Tanks, and more.
- Coverages are written with combinations of triggers, depending on options selected.
- Various retentions depending on lines chosen
- All coverages share one aggregate limit.

## Optional Coverage Enhancements

- Can be packaged with Products Pollution.
- Mold/fungus coverage may be offered.
- Prior Claims Made Nose coverage.
- Separate defense limits.
- Non-owned disposal site coverage.
- Transportation Pollution Liability.
- And many others.

## Limits

- Package currently costs as little as \$2,500, plus tax and fee.
- Deductibles start at \$2,500.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.

## Claims Handling & Support

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## Why Choose Us

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## Packaged Insurance for Environmental Facilities

[VIEW MORE](#)

### Eligible Accounts

Environmental oriented facilities of all types, including:

- Industrial facilities
- Recyclers
- Storage sites
- Landfills
- Warehouses
- Manufacturers

### Coverages Offered

- Coverage usually based off the CGL Coverage Part.
- Packages can then add Contractors Pollution (aggregate limit). The benefit is that it provides coverage that fills much of the CGL pollution exclusion gap.
- Packages can then add the Professional Liability (aggregate limit). Again, the benefit is having the same carriers provide coverage typically excluded from the CGL.
- Package can also cover Premises Specific Pollution Liability, Over the Road Pollution exposures, Storage Tanks, and more.
- Coverages are written with combinations of triggers, depending on options selected.
- Various retentions depending on lines chosen.
- All coverages share one aggregate limit.

### Limits

- Package currently costs as little as \$5,000.
- Deductibles start at \$2,500.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.

### Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

### Why Choose Us

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# Premises Pollution Liability

[VIEW MORE](#)

## Eligible Accounts

- Habitational risks, including apartments, colleges/boarding schools, hospitals, and senior care facilities.
- Property Owners, Operators, and Managers.
- Industrial facilities, including recyclers, storage sites, landfills, warehouses, etc.
- Any purchasers or sellers of properties.

## Coverages Offered

- Coverage is triggered either by a claim for damages from a third party, or by the discovery of contamination above "Action Levels" on the insured's premises.
- "Action Levels" are a very important concept to understand. These levels are set in every community on a federal, state, or local level. They represent the allowable concentration of any contaminant for the area in which the contaminant is discovered.
- Policies clean up pollutants to the acceptable level dictated by the governing authority. In other words, if you have pristine land on which you spill diesel fuel, you will end up with whatever the allowable level of diesel fuel is by the governing authority.
- Coverage can be modified to cover only new conditions occurring from policy inception onward, or unknown pre-existing conditions, or both.

## Coverages Offered (cont.)

- Coverage can be constructed to apply to only Onsite Bodily Injury, Property Damage, and Clean Up, or only off site, or both.

## Optional Coverage Enhancements

- Can be packaged with Products Pollution.
- Mold/fungus coverage may be offered.
- Separate defense limits.
- Non-owned disposal site coverage.
- Business Interruption, Transportation Pollution Liability, etc.

## Limits

- Stand-alone EIL currently costs as little as \$3,000.
- Deductibles start at \$3,000.
- Limits are available.

## Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

## Why Choose Us

### Carrier Partnerships

We work with the most reputable carriers in the business and is a leader in providing wholesale access to these important insurance markets.

### Proven Expertise

We have over 30 years of experience helping our agents place the most effective coverage possible with the industry's leading insurance companies.

### Solution Partners

We help agents assess client needs, identify effective coverage options, and provide the tools to support successful sales.

# Storage Tank Liability

[VIEW MORE](#)

## Eligible Accounts

- Gas stations
- Auto dealerships
- Convenience stores with fuel
- Equipment yards
- Car washes
- Rental car facilities
- Hospitality
- Shopping centers
- Office buildings

## Coverages Offered

Insurers often can schedule dedicated limits per location when required. Policy terms are available from 1 to 3 years. Some common available features include:

- Loading/unloading coverage
- Coverage for theft and vandalism
- Automatic and/or Optional Extended Reporting Periods
- Separate Defense limits and Defense outside the limits
- First Party Business Interruption coverage
- Storage Tank Repair
- May include Punitive Damages coverage, where allowable by law
- Special Dealer Repair options for auto dealerships (with additional Premises Pollution coverage)
- When required, these policies can be designed to meet Federal and State Financial responsibility requirements.

## Limits

- Minimum premium starting at \$350, with deductibles start at \$2,500.
- Limits of liability start at \$500,000 /\$1,000,000.

## Claims Handling & Support

- Environmental insurance policies typically provide coverage for defense in the event of claims against owner/operators, while state funds generally do not.
- Environmental policies are “pay on behalf” policies, where most state funds are “reimbursement” mechanisms.
- Environmental policies provide coverage for third party bodily injury and property damage losses. Most state funds do not provide any coverage for those exposures until the clean-up of the site is complete.
- Self-insurance and letters of credit require that a certain amount of money be kept aside to be used to respond to environmental incidents. Environmental insurance allows entities to release these funds to use them for other company activities.

## Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured’s policy.

## Why Choose Us

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# Transportation Pollution Liability

[VIEW MORE](#)

## Eligible Accounts

- Companies transporting goods
- Emergency Response Contractors
- Fuel/Oil Dealers
- Medical Waste Haulers
- Soil Excavation Contractors

## Coverages Offered

- Spill Clean Up
- Third Party Property Damage
- Third Party Bodily Injury
- Defense
- TPL may also cover the insured in the event of a hauled fuel/chemical spill from a covered vehicle.

## Optional Coverage Enhancements

- Contractors Pollution Liability
- Non-owned disposal sites
- Pollution coverage for the insured's premises.
- Pollution coverage on behalf of the insured for third party/common carrier transit.
- Misdelivery

## Limits

- Premiums start at \$1,000.
- Limits are available from \$500,000.

## Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

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# Workers Compensation



VIEW MORE

## Eligible Accounts

We have access to markets who offer multi-state Workers Compensation coverage for a variety of environmental contractors and consultants:

### Consultants who perform:

- Site remediation consulting, asbestos/lead/mold PCB testing & consulting, environmental training and education and AST/UST testing.

### Contractors who perform:

- Asbestos/lead/mold removal, restoration firms, UST/AST tank removal and maintenance, lab packing, soil/site remediation, sewer/septic cleaning, emergency response/hazmat clean up, industrial cleaning/UST/AST cleaning, air/soil/water sampling, environmental drilling, demolition contractors, recycling/scrap metal, excavation, painting, and pipeline cleaning and installation.

## Coverages Offered

- Moving Workers Compensation accounts from assigned risk (or other state programs) into a program will offer exceptional coverage at a very competitive rate.

## Coverages Offered (cont.)

- We need to write at least the corresponding General Liability/CPL to offer the Workers Compensation. We can package the General Liability with Contractors Pollution Liability and Professional Liability, as well as supporting Auto and Excess for qualifying risks.

## Limits

- Minimum premiums start at \$5,000 for consultants and \$10,000 for contractors.
- We work with A+ rated carriers who can offer limits starting at \$500k/\$500k/\$500k up to \$1M.

## Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

## Why Choose Us

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The background is a solid dark blue color. Overlaid on this is a very faint, blurred image of a meeting. Several people are visible, and a hand in the foreground is pointing towards the right. The text 'ExecuPro' is centered in the middle of the image in a white, sans-serif font.

# ExecuPro



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# Cyber Liability

CYBER LIABILITY

# Cyber Liability & Technology E&O



VIEW MORE

## Coverages for All Companies Including

- IT Professional & Consulting
- Business Process Service Providers
- Online Media
- Custom Software
- Database Marketing
- E-Commerce
- Hosting of Business Applications
- Internet Service Providers
- Web Hosting
- Security Software
- Training & Education Services
- Any company that has a computer they store information on or utilize to send or receive information
- Eligibility varies by state

## Coverages

- Breach Response
- Ransomware & Extortion
- Data Recovery & Computer Replacement, Bricking
- Direct Business Interruption & Contingent Business Interruption
- Cyber Crime
- Funds Transfer Fraud
- Social Engineering
- Cryptojacking
- Invoice Manipulation
- Network Security & Privacy
- Regulatory Actions
- PCI Fines & Assessments
- Tech E&O
- Media Liability

## Why Choose Us

### Strong Relationships

Our strong carrier relationships allow us to craft exclusive, broad and cost-effective coverage offerings.

### Niche Solutions

Our expertise in specialized markets enables us to create custom solutions for complex accounts.

### Expert Guidance

With Specialty Program Group, you have the advantage of working directly with a team of specialists who have the experience you need to support your client.

## Contact

For inquiries, call us at **800.956.7047**

EXECUPRO

# Management Liability

## MANAGEMENT LIABILITY

# Crime



VIEW MORE

## Coverages Offered

- Employee Theft
- Third Party Theft
- Forgery and Alteration of checks, credit cards and personal accounts
- Theft, Disappearance and Destruction inside and outside the premises
- Computer and Funds Transfer Fraud
- Money Orders and Counterfeit Currency
- Telephone Toll Fraud
- Identity Fraud Expense
- Virus Restoration and Licensing Violation fines and penalties
- Expenses incurred to determine the existence and amount of a loss
- Social Engineering

## Potential Claims Scenarios

- Employee sets up a fake vendor and embezzles large amounts of money over time to pay for phantom products or services.
- Theft of physical property
- Check Fraud
- Funds Transfer Fraud
- Social Engineering

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MANAGEMENT LIABILITY

# Employment Practices



VIEW MORE

## Typical Coverages Included

- Wrongful Termination
- Discrimination
- Breach of Employment Contract
- Harassment
- Retaliatory Treatment
- Violations of ADA and Civil Rights
- Workplace Violence
- Immigration
- Wage and Hour Defense

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MANAGEMENT LIABILITY

# Fiduciary



VIEW MORE

## Typical Accounts

- Employers Offering Benefit Plans
- Employee Stock Ownership Plan (ESOP)

## Potential Claims Scenarios

- Each carrier handles their own claims differently.  
We are here to guide you through that process.
- Breach of fiduciary duties
- Negligent errors & omissions
- Imprudent choice of outside service provider
- Improper disclosure to plan participants
- Improper amendments or failure to amend plan documents
- Faulty advice of counsel

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## MANAGEMENT LIABILITY

# Financial Institutions



VIEW MORE

## Eligible Accounts

- Banks (Distressed and Standard)
- Mortgage Brokers/Lenders Liability
- Broker Dealers
- Investment Advisors
- Insurance Companies/Risk Retention Groups
- Private Equity Groups
- Hedge Fund Managers
- Self-Funded Trusts (non-ERISA)

## Claims Scenarios

- Cyber Security Breach
- Employee Dishonesty
- Violations of Regulations
- Fraudulent Checks
- Embezzlement

## Coverages Offered

A Financial Institutions E&O policy can provide the necessary coverage for allegations not covered by a General Liability policy, Directors & Officers, Financial Institution Bond, EPL, Fiduciary, Crime, and Cyber.

## Why Choose Us

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## Contact

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MANAGEMENT LIABILITY

# For-Profit D&O: Public & Private



VIEW MORE

## Typical Types of Businesses

- General Partnerships:
  - General Partners
  - Member Managers
  - Joint Ventures (potentially)
- Public companies and private companies that have a board of directors

## Coverages Offered

- Director & Officer Liability
- Employment Practices Liability
- Fiduciary Liability
- Crime
- Kidnap & Ransom

## Policy Claims Scenarios

- Conflicts of Interest
- Acts beyond Corporate Powers
- Alleged interference with contractual obligations
- Negligence in performance of duties
- Wrongful Termination
- Misleading Advertisements
- Communications & Impact on Stock

## Why Choose Us

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MANAGEMENT LIABILITY

# Non Profit Management Liability



[VIEW MORE](#)

## Eligible Accounts

- Any Non Profit Organization
- Home Owners Association
- Industry Associations
- Property Owner Association

## Policy Claims Scenarios

- Conflicts of Interest
- Discrimination
- Mishandling Monies
- Collection of Duos

## Coverages Offered

- Director & Officer Liability
- Employment Practices Liability

## Why Choose Us

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# Medical Malpractice

# Ambulance Services



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## Typical Accounts

- Air and Ground Emergency Transport
- Non-Emergency Transport
- EMT's and Paramedics

## Coverages Offered

- Professional Liability
- Loading and Unloading Patients
- EPL
- Cyber

## Potential Claims Scenarios

- Auto accidents while in the ambulance
- Malpractice Patient Care Errors
- Assault and Battery
- Property Damage of Patient Property

## Why Choose Us

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MEDICAL MALPRACTICE

# Behavioral Health



## Typical Accounts

- Counseling
- Mental Health
- Substance Abuse
- Sleep Disorders
- Workers Compensation and Disability Evaluations

## Coverages Offered

- Medical Professional & General Liability
- Cyber
- D&O
- EPL
- Pharmacy Professional
- Individual Social Workers, Physicians, Psychologists, P.A.'s, Nurses, etc.

## Why Choose Us

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MEDICAL MALPRACTICE

## Clinics & Facilities



[VIEW MORE](#)

### Typical Accounts

- Abortion
- Mental Health
- Urgent Care
- Walk-In Clinics
- Community Health Centers
- Nephrology Centers
- Anti-Aging
- Acupunturest Labs
- Imaging
- Physical Therapy
- Occupational Therapy
- Professional & General Liability
- Cyber
- EPL
- Director's Malpractice
- Physician Malpractice
- Chiropractic
- Cosmetic Centers

### Why Choose Us

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MEDICAL MALPRACTICE

# Healthcare Miscellaneous Medical



VIEW MORE

## Typical Types of Businesses

- Ambulance Services – Emergency and Non-Emergency
- Assisted Living Facilities and Long Term Care
- CRNA/CRNA Staffing
- Diagnostic Imaging and X-Ray
- Home Health Care
- Locum Tenens
- Medical Clinics
- Medical Directors
- Medical Labs
- Medical Marijuana Clinics
- Medical Spas
- Mental Health Clinics
- Nurse Staffing Agencies
- Pharmacies (including Compound)
- Social Services
- Teleradiology
- Blood Banks
- Organ Recovery
- Telemedicine

## Policy Claims Scenarios

- Medical Professional Liability (Occurrence Form Available on Certain Classes)
- Medical General Liability (Occurrence or Claims Made)
- Business Personal Property (Available on Certain Classes)
- Defense of Licensing and Subpoena Assistants
- Defense Outside the Limit
- Employee Benefits Liability
- HIPAA
- Hired and Non-Owned Automobile Liability
- Independent Contractors as Insured's
- Medical Director included for Administrative Duties
- Personal Injury to include Personal and Advertising Injury
- Privacy and Security Liability
- Sexual Abuse and Molestation
- First Dollar Defense

## Coverages Offered

- Medical Professional Liability

## Why Choose Us

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MEDICAL MALPRACTICE

# Home Health Care



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## Typical Accounts

- Companion Sitting
- Durable Medical Equipment
- Hospice
- Intravenous Therapy
- Personal Care
- Rehabilitation
- Skilled Nursing
- Medical Staffing
- Medication Management

## Claims Scenarios

- Allegations of abuse
- Theft of money or items
- Financial exploitation
- Failure to provide medical treatment, nutrition, hygiene or emotional support neglect

## Coverages Offered

- Malpractice
- General Liability
- Cyber
- EPL
- Non-Owned Auto

## Why Choose Us

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MEDICAL MALPRACTICE

# Long Term Care Facilities



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## Typical Accounts

- Assisted Living Facilities (ALF's)
- Continuing Care Retirement Community (CCRC's)
- Independent Living Facilities (ILF's)
- Residential Care Facilities for the Elderly (RCFE)
- Skilled Nursing Facilities (SNF's)
- Personal Care Homes

## Coverages Offered

- Medical Professional
- General Liability
- Abuse
- EPL
- D&O
- Crime
- Cyber
- Physician Malpractice

## Claims Scenarios

Liability arising from neglect, abuse, patient falls, medication mismanagement.

## Why Choose Us

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MEDICAL MALPRACTICE

# Medical Spas



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## Eligible Accounts

- Anti-Aging Facilities
- Day Spas
- Massage Therapy
- Medical Spas
- Resort/Hotel Spas
- Salons
- Tattoo Parlors

## Coverages Offered

- Medical Professional
- General Liability

## Optional Coverage Enhancements

- Individual Coverage Available
- Physician included as Insured
- Medical Director included for Administrative Duties
- Incident Sensitive Claims Trigger
- HIPAA
- Sexual Abuse and Molestation

## Limits

Unlimited but may need to create layers

## Why Choose Us

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MEDICAL MALPRACTICE

# Pharmacies



[VIEW MORE](#)

## Eligible Accounts

- Retail
- Wholesale
- Compounding
- Academic
- Hospital

## Coverages Offered

- Malpractice
- General Liability

## Optional Coverage Enhancements

- Pharmacist Liability
- Defense of Licensing
- Defense Outside the Limits

## Claims Example

Patient went to a Medical Spa for laser hair removal on the upper lip. Patient received third degree burns and will be permanently scarred. Indemnity paid: \$250,000. Defense Expense Paid: \$13,785.

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MEDICAL MALPRACTICE

# Physicians/Surgeons/Dentists



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## Sample Practices

- Bariatric Medicine
- Pain Management
- Plastic Surgeon
- Family Practice
- General Surgery
- Anesthesiologist
- Emergency Medicine
- Internal Medicine
- Obstetrics and Gynecology
- Oral Surgeon
- Orthopedic Surgeon
- Pediatrician
- Psychiatrist

## Coverages Offered

- Malpractice
- Crime
- EPL
- Cyber
- Fiduciary

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## Contact

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EXECUPRO

# Professional Liability

PROFESSIONAL LIABILITY

# Architects & Engineers E&O



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## Typical Accounts

- Architectural Firms
- Engineering Firms Including and Structural
- Design/Build Firms
- Construction/Project Managers
- Contractors
- Surveyors
- Landscape Architects
- Interior Designers
- Geotech Firms
- Project Specific Policies

## Policy Highlights

- Broad Definition of Insured
- Broad Definition of Professional Services
- Pollution Legal Liability
- Coverage for Punitive Damages
- Supplemental Coverage for Disciplinary Proceedings, ADA, FFHA and OSHA
- Worldwide Coverage

## Why Choose Us

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## PROFESSIONAL LIABILITY

# Collection Agencies E&O



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## Typical Accounts

- Bad Check Recovery
- Business to Business
- Education
- Government
- Healthcare
- Passive Debt Buyers
- Retail
- Utilities

## Coverages Offered

Professional Liability  
Cyber Liability  
EPL  
Crime

## Claims Scenarios

- Defense for suits alleging failure to comply with the Consumer Protection Acts are the most common suits
- Personal Injury
- Defense for Discrimination Claims
- Defense for Dishonest, Fraudulent, Criminal Acts
- Calling a cell without consent or after consent is withdrawn
- Calling the wrong person on a cell - no consent
- Charging improper fees when accepting payment via CC (i.e., unlawful convenience fees)
- Contacting friends, family, co-workers of the debtor for more information
- Intimidation over the phone or aggressive call tactics after authorized hours or numerous times a day
- Failing to properly disclose that the caller is a debt collector
- Failing to properly disclose in writing that the insured collecting a debt

## Why Choose Us

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PROFESSIONAL LIABILITY

## E&O Miscellaneous



VIEW MORE

### Typical Accounts

- Accountants
- Actuaries/Actuarial Consultants
- Adjusters
- Advertisers
- Agricultural Consultants
- Answering Services
- Associations/Auditors
- Benefit Plan Administrators
- Bookkeepers
- Broadcasters
- Claims Adjusters
- Collection Agencies
- Communications Consultants
- Computer Consultants
- Court Clerks & Reporters
- Credit Bureaus
- Electronic Data Processing Firms
- Employment/Executive Search Agencies
- Energy Auditors/Engineer Consultants
- Environmental Consultants
- Forensic Investigators
- Forestry
- Freight Managers
- Geological Consultants
- Home Inspectors
- Hotel Managers
- Investment Advisors
- Insurance Consultants/Investigators
- Interior Decorators (Nonstructural)
- Management Consultants/Manufacturers
- Marketing Agencies/Consultants
- Multiple Listing Services

### Typical Accounts (cont.)

- One-Call Systems
- Programmers
- Premium Finance Companies
- Printers/Process Servers
- Property Managers
- Public Relations Firms
- Publishers
- Real Estate Agents/Brokers
- Risk Managers/Consultants
- Scientific Research Firms
- Tax Preparers
- Testing Laboratories
- Third Party Administrators
- Title Agents
- Translators
- Travel Agents/Tour Operators
- Trustees (Last Will & Testament)
- Typing Services
- Zoo & Museum Exhibit Designers
- And more...

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PROFESSIONAL LIABILITY

# Insurance Agent E&O



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## Typical Types of Businesses

- Personal, Commercial, & Life/Accident/Health Agents & Brokers
- Managing General Agents (MGAs) & Underwriters (MGUs)
- Program Administrators
- Wholesale & Surplus Lines Brokers
- Risk Managers/Loss Control
- Third Party Administrators/Claims Administrators
- Reinsurance Intermediary
- Other non-risk bearing insurance services
- Agents/Brokers with claims history

## Policy Highlights

- Duty to Defend Wording
- Claims Made Coverage
- Broad Definition of Insured
- Coverage for Independent Contractors while acting on behalf of the Insured
- Broad Definition of Professional Services
- Multi-year Extended Reporting Period Options
- Worldwide Coverage
- Punitive Damages Coverage where insurable
- Deductible Credit/Reduction for mediated claims
- Final Adjudication Language
- Supplementary Payments
- Subpoena & Disciplinary Proceedings Coverage
- Personal Injury Coverage

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PROFESSIONAL LIABILITY

# Lawyers



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## Typical Accounts

- Traditional Small Firms (less than 10 attorneys)
- Large Firms (greater than 10 attorneys)
- Hard to Place Firms
- Class – Action
- Collections
- Oil & Gas
- Entertainment
- Securities
- Patent
- Real Estate
- Probate
- Malpractice Cases
- Family Cases
- Personal Injury
- Trust & Will
- Immigration
- Criminal
- Employment Related

## Coverages Offered

- Professional Liability
- Cyber Liability
- EPL
- D&O

## Potential Claims Scenarios

A lawyer's negligent or wrongful actions cause harm to their client. That can include incorrect legal advice, failure to meet deadlines, mishandling client funds.

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## PROFESSIONAL LIABILITY

# Real Estate, Property Managers and Developers



VIEW MORE

## Potential Types of Business

- Real Estate Agents & Brokers
- Property Managers/ Property Preservation/ Occupancy Verification & Inspections
- Real Estate Appraisers
- Title Agents
- Mortgage Brokers

## Coverages Offered

- Error & Omissions
- Employment Practices
- D&O
- Crime
- Cyber

## Optional Coverage Enhancements

- Lock-box Coverage
- Coverage for Fair Housing Violations & Other Civil Rights Violations
- Failure to Disclose Pollutants
- Limited Coverage for the Sale & Management of Owned Property
- Personal Injury
- Independent Contractors
- Tenant Discrimination (can also be written alone)

## Potential Claims Scenario

Law suits for property damage, bodily injury, pollution and third party discrimination.

## Why Choose Us

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PROFESSIONAL LIABILITY

# Tenant Discrimination



VIEW MORE

## Typical Accounts

- Property Owners & Managers
- Company Types: Retail, Residential, Office, Industrial

## Coverages Included

- Wrongful Discrimination
- Wrongful Eviction
- Wrongful Entry
- Sexual Harassment

## Why Choose Us

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## PROFESSIONAL LIABILITY

# Third Party Administrator



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## Sample Accounts

- Claims Administrators
- Fully Insured or Self-Insured Companies
- Claims Adjusters
- Life/Health Agent Services
- Stop Loss Placement
- PPO Services
- Managed Care Services
- HR Consulting

## Potential Allegations

- Processing Errors
- Fund Mismanagement
- Contract Breaches
- Member Eligibility/Insurance Enrollment

## Coverages Offered

- Licensing/Surety Bonds
- Crime/Fidelity Coverage
- Cyber/Privacy Liability
- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Error & Omissions/Professional Liability

## Why Choose Us

### Strong Relationships

Our strong carrier relationships allow us to craft exclusive, broad and cost-effective coverage offerings.

### Niche Solutions

Our expertise in specialized markets enables us to create custom solutions for complex accounts.

### Expert Guidance

With Specialty Program Group, you have the advantage of working directly with a team of specialists who have the experience you need to support your client.



# Personal Lines

## PERSONAL LINES

# Homeowners Property Insurance



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## Eligible Accounts

If you own a home, you need property protection, particularly in catastrophe-prone regions like earthquake fault zones in California, floodplains in the Southeast, or wildfire corridors in the West. While homeowners in these regions need to be prepared, it's also an important coverage for investors, landlords, and those with seasonal or vacation properties. If a property carries significant risk that standard insurers shy away from, Specialty Program Group steps in as the knight in shining armor.

## Coverages Offered

- Homeowners: High value to low values homes. Primary & Secondary homes.
- Dwellings: Builders Risk/COC, Vacants, Short term rentals, Tenant occupied
- Earthquake Coverage: Full coverage with minimal deductibles for high-risk areas.
- Primary & Excess Flood: Options available to better cover flood events
- Deductible Buyback options: EQ, Flood, Wind & Hail, Wildfire Deductible Buy Back

## Optional Coverage Enhancements

- Homeowners (HO-3/HO-5)
- Dwelling Fire
- COC/Builders Risk
- Short term rentals
- Vacant dwellings
- Earthquake
- Deductible Buyback (EQ, Flood, Wind/Hail)
- Excess Flood

## Capacity

- Available in all 50 states as well as some international locations
- Min Cov A limits vary by state, no maximum TIV

## Policy Highlights

- A.M. Best 'A' Rated Carriers
- Experienced Underwriters
- Competitive Products
- National & International Capabilities
- Direct Bill Available
- Online Quote Portals
- Extended Replacement Cost available
- Replacement Cost on Contents
- Personal Injury
- Loss Assessment
- Water Back Up
- Excess Fire options – unlimited TIV

## Claims Handling & Support

SPGClaims@specialtyprogramgroup.com

## Why Choose Us

### Strong Relationships

With a vast network of top-rated carriers, we secure exclusive coverage options and competitive pricing to help you stand out in the market.

### Niche Solutions

Our expertise in specialized markets enables us to address unique or hard-to-place risks, ensuring your clients always have the right coverage.

### Expert Guidance

Rely on our seasoned underwriters for strategic insights and hands-on support-from quote to renewal-empowering you to grow and retain business.

## Contact

For inquiries, call us at 818.249.0100

## PERSONAL LINES

# Jewelry, Fine Arts, Collections & Contents



VIEW MORE

## Eligible Accounts

Personal article floaters are ideal for individuals with high-value or irreplaceable possessions.

## Coverages Offered

- Personal Article Floaters: Scheduled, Unscheduled or combination of both available. Jewelry, furs, handbags, collectibles, fine arts, wines etc.
- Unscheduled Personal Property (Contents Only): General Household contents in residence locations, storage or in transit
- Staging of Items: Coverage provided for contents while staging a home for sale
- Professional Used Equipment: Cameras, audio/visual equipment, musical instruments and the like

## Optional Coverage Enhancements

- High-Limits available
- Worldwide Coverage
- Coverage in transit
- Automatic Acquisition coverage
- Earthquake & Terrorism: Protection for the most extreme events.
- Agreed Value Form or Current market value available

## Limits

- Available in all 50 states as well as some international locations
- Min Cov A limits vary by state, no maximum TIV

## Policy Highlights

- A.M. Best 'A' Rated Carriers
- Experienced Underwriters
- Competitive Products / Rates
- Quote/Binding authority on our contracts which allows us to be creative
- Dedicated Claims handling

## Claims Handling & Support

SPGClaims@specialtyprogramgroup.com

## Why Choose Us

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## PERSONAL LINES

# Personal Liability Insurance



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## Eligible Accounts

Personal liability insurance is essential for anyone looking to protect their assets from the financial consequences of lawsuits or claims.

This coverage is particularly critical for:

- Individuals concerned about covering assets and future earnings
- Homeowners and renters
- High-net-worth individuals
- Short-term rental property owners
- Families with children or pets
- Anyone engaging in activities that could potentially lead to liability claims

## Coverages Offered

- Personal Umbrellas (Primary & Excess Layers): Additional liability covering lawsuits, medical bills, personal injury claims, and more.
- Personal CPL/Premises Liability: Offers standard liability coverages that may not be available on your homeowners or DIC policy. Also, an option for locations that choose to not carry any property coverage. Protects against claims that arise from your covered locations and can provide worldwide liability.
- Excess CPL/Excess Premises Liability: Offers increased liability coverages limits over what is already in place. Perfect for LLC, trusts or estates. Also can provide additional excess liability coverages over short term rentals/Airbnbs or builders risk.
- Kidnap & Ransom: Provides financial protection for ransom payments, extortion, and crisis response in kidnapping situations. Can also provide medical cost coverage for injuries sustained.
- Event Cancellation: Covers financial losses from venue fees, vendor costs, and non-refundable expenses. Can also provide required additional insureds endorsements required by venues.

## Optional Coverage Enhancements

- Personal Injury
- Worldwide liability
- Workers Compensation for resident employees
- Increase in UM/UIM coverages

## Limits

Personal Umbrellas up to \$10M, layering options available up to a total of \$25M CPL & Excess CPL up to \$5M

## Policy Highlights

- A.M. Best 'A' Rated Carriers
- Experienced Underwriters
- Competitive Products
- National & International Capabilities
- Direct Bill Available
- Online Quote Portals
- High Net Worth & High-Risk Drivers
- Worldwide Coverage
- Defense Cost Outside the Limit
- Drop Down 1st Dollar Coverages Available
- International Drivers & Locations
- Senior Drivers with 250/500/100 & No Medical Statements
- Coverage for Trust, Estate, LLC, Partnership, Property Managers, Landlords, etc.

## Claims Handling & Support

SPGClaims@specialtyprogramgroup.com

## Why Choose Us

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### Niche Solutions

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### Expert Guidance

Rely on our seasoned underwriters for strategic insights and hands-on support-from quote to renewal-empowering you to grow and retain business.

## Contact

For inquiries, call us at 818.249.0100



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