



200 CORPORATE PLACE
SUITE 220
ROCKY HILL, CT 06067
PHONE: 860-527-9717
FAX: 860-527-2438

WWW.APADVANTAGE1.COM

Product Guide:
PROFESSIONAL LIABILITY

Submissions to: submissionsct@apadvantage1.com

Coverage	Products Offered	Sample Classes
Management Liability (D&O / EPL)	<ul style="list-style-type: none">◦ Not-for-profit◦ Private◦ Public◦ Employment Practices Liability Insurance◦ Fiduciary◦ Commercial / Crime / Fidelity◦ Kidnap & Ransom	<ul style="list-style-type: none">◦ Co-ops/Condos◦ Associations◦ Financial Institutions/Financial Related◦ Initial Public Offerings◦ Investment Trusts◦ Private Companies◦ Public Companies◦ Auto Dealers◦ Healthcare Related◦ Manufacturing◦ Professional Services◦ Non-profit Organizations◦ Commercial Services◦ Business and Consumer Services◦ Manufacturers and Processors◦ Retail Trade and Personal Services◦ Wholesale and Distribution◦ Fast Food Restaurants



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Professional Liability (E&O)	<ul style="list-style-type: none"> ◦ Miscellaneous Professional ◦ Association E&O ◦ School Leaders E&O ◦ Third Party Administrators E&O / D&O ◦ Technology / Media / Cyber Liability ◦ Privacy Breach & Network Security 	<ul style="list-style-type: none"> ◦ Consultants ◦ Professional Groups ◦ Title Agents / Abstractors / Escrow Agents ◦ Lawyers / Attorneys ◦ Accountants ◦ Alarm Installers and Telecommunications ◦ Architects & Engineers ◦ Employment Agencies ◦ Environmental Consultants ◦ Financial Services ◦ Healthcare / Medical Facilities ◦ Home Inspectors ◦ Insurance Agents & Brokers ◦ Investment Advisors ◦ Management Consultants ◦ Marketing Firms ◦ Media ◦ Medical Malpractice/Healthcare ◦ Medical Providers/Records Risk ◦ Public Relations / Advertising Firms ◦ Real Estate ◦ Technology Services ◦ Associations ◦ Computer Consultants ◦ Government Entities, Special Districts ◦ Trustees



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adx Binding Authority Admiral Insurance Co.	<ul style="list-style-type: none"> ◦ Professional Liability ◦ Technology E&O 	<ul style="list-style-type: none"> ◦ Insurance Agents & Brokers <ul style="list-style-type: none"> ◦ Personal Lines ◦ Retail P&C ◦ Wholesale Brokers ◦ Life Agents ◦ Accident & Health Agents ◦ General Agents ◦ Combinations of services ◦ Title/ Real Estate Professionals <ul style="list-style-type: none"> ◦ Title Agents, Abstractors, Records Search ◦ Escrow, Closing, Witness, Signing Agents ◦ Real Estate Appraisers ◦ Real Estate Agents & Brokers ◦ Property Managers ◦ Miscellaneous Business/Technology Professionals <ul style="list-style-type: none"> ◦ Business Consulting ◦ Event Planning ◦ Bookkeeping & Payroll ◦ Non-Profit Fundraising ◦ Application Development ◦ Data Management ◦ Graphic/Website Design ◦ Technology Consultants ◦ Many More



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<p>Quote it Now! United States Liability Insurance Company</p>	<ul style="list-style-type: none">◦ Property & Casualty / Commercial◦ Non Profit Packages◦ Professional Lines◦ Specialty	<ul style="list-style-type: none">◦ 1-4 Family Dwellings◦ Beauty/Nail Salon/Barber Shops◦ Child Care (Commercial/Residential)◦ Commercial Umbrella/Excess◦ Inland Marine/Builder's Risk◦ Liquor Stores◦ Restaurants◦ Vacant Building◦ Vacant Land ◦ Arts & Culture◦ Specialty Non Profit Package◦ Youth Sports ◦ Allied Health◦ Community Associations Professional Liability◦ Cyber Liability and Data Breach Security◦ Employment Practices Liability◦ Non Profit Directors & Officers◦ Property Managers◦ Real Estate E&O ◦ Special Events ◦ Many More... Visit our website for quoting link and for a complete products list www.apadvantage1.com/quote.html



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**Product Guide:
PROPERTY & CASUALTY**

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Coverage	Products Offered	Sample Classes	
Property & Casualty	<ul style="list-style-type: none"> ◦ Monoline General Liability ◦ Monoline Property ◦ BOP's ◦ Equipment Breakdown ◦ Building / Business Personal Property ◦ Liquor Liability ◦ Foreign Liability ◦ Business Travel Accident ◦ Builders Risk ◦ Inland Marine 	<ul style="list-style-type: none"> ◦ Restaurants / Taverns ◦ Office Exposures ◦ Manufacturers / Distributors ◦ Contractors ◦ Convenience Stores ◦ Religious Institutions ◦ Lessor's Risk ◦ Hotels and Resorts ◦ Furniture Stores ◦ Condominiums ◦ Vacant Properties 	
Products Liability	<ul style="list-style-type: none"> ◦ Stand-Alone ◦ Discontinued Product Liability ◦ Recall 	<ul style="list-style-type: none"> ◦ Electronic Cigarettes ◦ Nutraceuticals ◦ Nutritional and dietary supplements ◦ Beauty Products 	<ul style="list-style-type: none"> ◦ Sporting Equipment ◦ Toys ◦ Machinery ◦ Medical Devices ◦ Consumer Products
Excess Liability	<ul style="list-style-type: none"> ◦ Commercial Primary Umbrella ◦ Commercial Excess Liability 	<ul style="list-style-type: none"> ◦ Manufacturing ◦ Parking Garages ◦ Machine Shops ◦ Equipment Rental ◦ Real Estate Management ◦ Hotels 	<ul style="list-style-type: none"> ◦ Apartment Complexes ◦ Agricultural ◦ Restaurants ◦ Construction / Contractors ◦ Pest Control
Special Events	<ul style="list-style-type: none"> ◦ General Liability ◦ Liquor Liability ◦ Additional Insureds ◦ Event Cancellation 	<ul style="list-style-type: none"> ◦ Cocktail Parties ◦ Presentations ◦ Concerts ◦ Corporate Events 	



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**Product Guide:
ENVIRONMENTAL**

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	Products Offered	Sample Classes
ACE Environmental TankSafe® Program	<ul style="list-style-type: none"> ◦ Storage Tank Third Party Liability, Corrective Action and Clean-up Costs 	<ul style="list-style-type: none"> ◦ Auto Dealers ◦ Municipalities / Townships ◦ Commercial Buildings ◦ Convenience Stores ◦ Gas Stations ◦ Golf Courses / Country Clubs ◦ Hospitals ◦ Marinas ◦ Nursing Homes ◦ Restaurants ◦ Trucking Depots / Fleet Maintenance ◦ School Districts / Colleges / Universities
Other Environmental Coverages	<ul style="list-style-type: none"> ◦ Pollution Liability (Site and/or Operations) ◦ Contractors Pollution Liability ◦ General Liability and Pollution Liability Combined ◦ General Liability, Pollution Liability, and Professional Liability Combined 	<ul style="list-style-type: none"> ◦ Most Classes of Business Considered (Varies by carrier and product) ◦ Auto, Property, Workers' Compensation and Umbrella / Excess may be combined for certain classes



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Product Guide:
WORKERS' COMPENSATION

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Coverage	Products Highlights	Sample Classes
Workers' Compensation	<ul style="list-style-type: none">◦ Small & Large Accounts◦ All States◦ Higher Mods Considered◦ Multi State Operations◦ New Ventures	<ul style="list-style-type: none">◦ Contractors / Construction◦ Home Healthcare◦ Janitorial◦ Roofers◦ Iron & Steel Construction (non structural)◦ Car Dealers◦ Hotels & Motels◦ Manufacturers & Wholesalers◦ Masonry & Concrete◦ Landscaping◦ Day Cares◦ Restaurants◦ Property Management