



## Commercial Binding

### RT Commercial Lines offers a wide variety of products to fit your needs

- Property (including coastal)
- All perils
- Wind only
- Wind deductible buyback
- General liability
- Products liability
- Liquor liability
- Excess liability
- Inland marine
- Cargo
- Environmental Liability
- Product recall

### Target Commercial Classes

#### Lessor's Risk

- Coastal locations
- Strip malls with restaurants acceptable
- High-hazard tenants

#### Contractors

- General contractors
- Artisans
- Roofers
- Welders
- New ventures

#### Hospitality

- Restaurants, bars, taverns & nightclubs
- Hotels and motels
- Liquor (stand-alone or as a package)
- Social clubs

#### Vacant Buildings

- No restrictions on length of vacancy
- Minor or major renovations
- Ground-up construction
- Special form available

#### Environmental (Pollution, GL, E&O Available)

- Storage tank pollution
- Environmental contractors and consultants
- Non-environmental contractors required to carry pollution
- Coverage for lead, mold, & asbestos abatement available
- Fire and water restoration contractors

#### Products Liability

- Foreign products
- Manufacturers
- Distributors
- Importers
- Occurrence and claims-made forms available
- Internet retailers

#### Allied Medical

- Home healthcare
- Assisted living
- Group homes
- Labs
- Non-emergency medical transport (GL/PL/Abuse)
- Pharmacies
- Physicians / Nurses

#### Garage Risks

- Used car dealers
- Dealers open lot (monoline)(coastal)
- Valet parking
- Repair shops (including large trucks)
- Car washes and detailers (including mobile detailers)

#### Umbrella/Excess

- Supported and unsupported
- Markets for heavy and extra heavy auto

#### Cargo

- Excess cargo
- Unlimited radius
- Broad list of commodities

#### Inland Marine

- Equipment schedules
- Large / high value
- Builders risk
- Contractors equipment & miscellaneous equipment

#### Ocean Marine

- Marine contractors
- Vessel physical damage and P&I
- Marinas

#### Special Events

- All types of events
- Hole-in-one
- Annual policies available
- Event cancellation

#### Churches

- Property & General Liability
- Sexual / Physical Abuse limits as high as \$1mm / \$2mm available
- Pastoral / Counseling E&O available

The description of this program is a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a loss. Policyholders and their agents should read the full policy form and any applicable endorsements for full terms and conditions.

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