



Commercial Lines

RT Specialty is a leading wholesale distributor of specialty insurance products and services. Our commercial binding authority underwriters handle package, property, casualty, and specialty lines insurance products. We represent an industry leading number of carriers and differentiate ourselves through our people who offer consistent communication, a willingness to assist and adapt, and superior execution on behalf of our clients.

RT Specialty's mission is simple – we believe clients are best served by a team of professionals who work collaboratively and collectively through a meaningful relationship among agents, brokers and carriers. We work together with retail agents and insurance carriers to provide innovative solutions for the entire range of insurance needs from simple to complex and everything in between.

RT Commercial Binding offers access to a wide variety of products and multitude of carriers to meet your insureds 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 Binding Classes

- **Habitational**
 - Apartments, condos, and townhouses
 - Dwelling schedules
 - Seasonal
 - Senior, student, and subsidized
 - Airbnb and VRBO
 - Poor loss history
- **Lessor's Risk**
 - Coastal locations
 - Strip malls with restaurants acceptable
 - High-hazard tenants
- **Vacant Buildings**
 - No restrictions on length of vacancy
 - Minor or major renovations
 - Ground-up construction
 - Special form available
- **Hospitality**
 - Restaurants, bars, taverns & nightclubs
 - Hotels and motels
 - Liquor (stand-alone or as a package)
 - Social clubs
- **Contractors**
 - General contractors
 - Artisans
 - Roofers
 - Welders
 - New ventures
- **Environmental (Pollution, GL, E&O Available)**
- **Products Liability**
- **Umbrella/Excess**
- **Garage Risks**
- **Special Events**
- **Cargo**
- **Security Guards (GL and E&O)**
- **Inland Marine**
- **Ocean Marine**

[RTSPECIALTY.COM](https://www.rtspecialty.com)

The description of these products are only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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