

AmTrust E&S Select



Contract Binding Operations

AmTrust E&S offers a contract binding facility to select wholesale general agents with personnel skilled in binding authorities and a proven track record of underwriting excellence. Our Contract Binding Unit offers competitive and comprehensive property and casualty package products to a wide range of small to medium-sized commercial accounts that have limited coverage options in the standard market due to their size, nature of operations or unusual hazards.

Our Business Focus

The Contract Binding team targets small to medium-sized commercial accounts where it is cost-effective to utilize technology in accessing this niche. Our broad appetite extends to more than 75% of all available ISO classifications and includes a wide range of traditional and hard-to-place risks that do not meet the criteria of the standard market, including:

- Artisan & Specialty Trade Contractors
- General Contractors – Commercial & Residential
- Habitational
- Hospitality
- Manufacturers / Distributors
- Mercantile
- Owners, Landlords and Tenant Risks
- Vacant Buildings / Land
- Additional specialty niche classes

Enhanced Contract Binding Portal

Understanding that speed, efficiency and responsiveness are the keys to building a successful underwriting relationship, our intuitive, secure user interface simplifies the process for both the general agent and carrier.

- Our platform supports the entire policy lifecycle, providing the ability to underwrite, rate, quote, bind and issue policies, all in real time.
- Single entry – no duplication of work – from entering the risk, quoting, binding, issuing and endorsing.
- Enhanced forms-generation engine allows clients to upload and easily change their coverage templates, static wordings or other documentation requirements.
- Integrated underwriting tools, underwriting guides and user manuals to help direct intelligent business decisions.
- “One-Click” submit for in-house underwriter referral, including real-time conversation box for client and Underwriter discussion.
- Online access to Claims and the information you need to monitor your business.
- All supported by our friendly, knowledgeable underwriters who want to help you write business.

Policy Structure

Generally follow ISO, with additional company-specific exclusions and coverage parts; we provide coverage extensions and / or limitations on a manuscript basis.

- General Liability: \$1M / \$2M / \$2M
- Property: \$2M TIV

Coverage Highlights

Extensive coverage options allow you to customize your client’s coverage and include:

- Liquor Liability
- Employee Benefits Liability
- Stop Gap
- Equipment Breakdown
- Waiver of Subrogation
- Incidental Hired and Non-Owned Auto Coverage
- Hostile Fire Pollution Buybacks
- Property Extension Endorsements
- Additional Insured’s – wide variety options including A.I.’s with Products / Completed Operations
- Identity Recovery Coverage
- Silent A&B (where applicable)
- Cyber Liability
- Ordinance & Law
- Primary & Non-contributory
- Innkeepers Liability / Lost Key Coverage
- Employment Practices Liability Insurance
- Per-location and jobsite aggregates available
- Customized coverage extensions and enhancements

Minimum Premium

- Mono-line General Liability: \$500
- Package Policies: \$1,000



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

AmTrust E&S Select

Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit:
www.amtrustes.com.

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Claims Reporting

GLClaims@AmTrustES.com

Loss Run Requests

For producers and customers eligible to receive summary loss information about your account, please submit your request, including the AmTrust E&S policy numbers, on company letterhead to AmTrustESLossRuns@AmTrustGroup.com.

If you are interested in an appointment with AmTrust E&S Select Business or in learning more about our small business products and services, please contact us or visit our website at www.AmTrustES.com.



A.M. Best rating of "A-"
(Excellent) FSC "XV,"
Stable Outlook



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